

Set	Items	Description
S1	14	PRIVISTA
File 609:	Bridge	World Markets 2000-2001/Oct 01
	(c)	2001 Bridge
File 610:	Business Wire	1999-2003/Oct 09
	(c)	2003 Business Wire.
File 810:	Business Wire	1986-1999/Feb 28
	(c)	1999 Business Wire
File 113:	European R&D Database	1997
	(c)	1997 Reed-Elsevier(UK)Ltd All rts reserv
File 115:	Research Centers & Services	1994-2003/Sep
	(c)	2003 Gale Research Inc.
File 131:	Pharmacontacts	2003/Jun
	(c)	2003 PJB Publications, Ltd.
File 167:	Medical Device Register (R)	1999
	(c)	1998 Medical Economics
File 168:	Healthcare Organizations	1999
	(c)	1998 Medical Economics Company
File 177:	Adv. & Agency Red Books:Advertisers	2003/Sep
	(c)	2003 Reed Elsevier Inc
File 178:	Adv. & Agency Red Books:Agencies	2003/Sep
	(c)	2003 Reed Elsevier Inc
File 188:	Health Devices Sourcebook	2002
	ECRI (A nonprofit agency)	
File 256:	SoftBase:Reviews,Companies&Prods.	82-2003/Sep
	(c)	2003 Info.Sources Inc
File 286:	Biocommerce Abs.& Dir.	1981-2003/Sep B2
	(c)	2003 BioCommerce Data Ltd.
File 318:	Chem-Intell Chem Manu Plnts	1999/Jul
	(c)	1999 Reed Telepublishing Ltd.
File 364:	Dir. of Chem. Producers-Companies	2003/Q2
	(c)	2003 SRI International
File 443:	IMS Company Search	1982-2003/Q2
	(c)	2003 IMS Health & Affiliates
File 449:	IMS Company Profiles	1992-2003/Nov
	(c)	2003 IMS Health & Affiliates
File 479:	Gale Group Company Intelligence(R)	2003/Oct 09
	(c)	2003 The Gale Group
File 505:	Asian Co. Profiles	2003/Oct
	(c)	2003 FBR Bus Info Svcs
File 510:	ESPICOM Pharm & Med Co. Profile	2003/Sep
	(c)	2003 ESPICOM Bus. Int.
File 513:	Corporate Affiliations	2003/Q3
	(c)	2003 LexisNexis Group
File 515:	Dun's Elec. Bus. Dir.(TM)	2003/Aug
	(Copr. 2003 D&B)	
File 516:	D & B - Duns Market Identifiers	2003/Aug
	(Copr. 2003 D&B)	
File 518:	D&B-Int.Dun's Market Identifiers(R)	2003/Aug
	(c)	2003 Dun & Bradstreet
File 520:	D&B-Canadian Dun's Mkt. Ident.(R)	2003/07
	(c)	2003 Dun & Bradstreet
File 527:	S&P's Register-Corp.	2003/Jan
	(c)	2003 McGraw-Hill Companies Inc
File 531:	Amer. Bus. Directory	2003/Sep
	(c)	2003 American Business Information
File 533:	Canadian Bus. Directory	Jul/2003
	(c)	2003 American Business Information
File 535:	Thomas Register Online(R)	-2003/Q3
	(c)	2003 Thomas Publishing Co.
File 537:	Harris Business Profiler	2003/Aug
	(c)	2003 Harris Infosource
File 547:	Experian Business Credit Profiles	2003/Oct W1
	(c)	2003 Experian
File 559:	CORPTECH Dir of Tech Companies	2000/Aug
	(c)	2000 CorpTech.
File 561:	ICC British Co.Dir	2003/Oct 05

(c) 2003 ICC Online Information Group
File 584:KOMPASS USA 2003/Jul
(c) 2003 KOMPASS International
File 585:KOMPASS Middle East/Africa/Mediterr 2003/Jul
(c) 2003 KOMPASS Intl.
File 586:KOMPASS Latin America 2003/Jul
(c) 2003 KOMPASS International
File 590:KOMPASS Western Europe 2003/Jun
(c) 2003 KOMPASS International
File 592:KOMPASS Asia/Pacific 2003/Jul
(c) 2003 KOMPASS International
File 593:KOMPASS Central/Eastern Europe 2003/Jul
(c) 2003 KOMPASS Intl.
File 758:Asia/Pac Directory 2002/Oct
(c) 2002 The Dialog Corporation

1/6/1 (Item 1 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00965328 20030925268B2263 (USE FORMAT 7 FOR FULLTEXT)
Online Banking Report Names E*TRADE Bank Best of the Web
Thursday, September 25, 2003 08:03 EDT
WORD COUNT: 329

COMPANY NAMES: e*trade group, inc.; BANC ONE CORP; TRADE BANK; CHARTER 1
BANK INC; SOUTH GASCONADE INVESTMENT CORP; INTERACTIVE INC; INTERACTIVE
GROUP INC; INTUIT INC; TD BANK; NATWEST BANK NA INC; FLEET FINANCIAL
GROUP INC; SIGNET BANK; WACHOVIA CORP; TRADE SA
INDUSTRY NAMES: BANKING; BANKING AUTOMATION; COMMUNICATIONS TECHNOLOGIES;
ELECTRONIC COMMERCE; ELECTRONIC FUNDS TRANSFER; FINANCIAL SERVICES;
INTERNET; RETAIL BANKING
EVENT NAMES: CORPORATE FINANCIAL DATA; TECHNOLOGY DEVELOPMENT

1/6/2 (Item 2 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00811945 20021116320B0417 (USE FORMAT 7 FOR FULLTEXT)
CalSTRS Expands Scope of Homestore Class Action Case
Saturday, November 16, 2002 12:00 EST
WORD COUNT: 625

COMPANY NAMES: homestore.com, inc.; cendant corp.; america online, inc.;
TIME WARNER LTD; PERIGEE INC; PITRE INC; PITRE SRL; SECURITIES AND
EXCHANGE COMMISSION; DORADO SRL
GEOGRAPHIC NAMES: AMERICAS; CALIFORNIA; NORTH AMERICA; USA
INDUSTRY NAMES: COMMUNICATIONS TECHNOLOGIES; INSTITUTIONS; INTERNET;
JUDICIAL; LEGAL
EVENT NAMES: CORPORATE FINANCIAL DATA; GOVERNMENT; INVESTMENT; LEGAL;
REGULATION; STOCKS AND SHARES

1/6/3 (Item 3 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00780512 20020924267B0119 (USE FORMAT 7 FOR FULLTEXT)
**ING DIRECT Celebrates Two Years with One Million Customers and \$10 Billion
in Assets**
Tuesday, September 24, 2002 08:03 EDT
WORD COUNT: 1,007

COMPANY NAMES: ing groep nv; ING BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NORTH AMERICA; USA
INDUSTRY NAMES: BANKING; BANKING AUTOMATION; DEBIT CARDS; FINANCIAL
SERVICES; INVESTMENT; POLITICAL AND PUBLIC AFFAIRS; RETAIL BANKING
EVENT NAMES: CORPORATE FUNDING; GOVERNMENT; INVESTMENT; POLITICAL AND
PUBLIC AFFAIRS; STOCKS AND SHARES; STRATEGY AND PLANNING

1/6/4 (Item 4 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00762509 20020815227B6709 (USE FORMAT 7 FOR FULLTEXT)
**New Tips and Tools Section At ingdirect.com Helps Customers Simplify Their
Financial World-Includes Savings and Loan Calculators, Identity Theft
Information And Savings Tips for Parents**
Thursday, August 15, 2002 08:02 EDT
WORD COUNT: 817

COMPANY NAMES: ing groep nv; FEDERAL TRADE COMMISSION; INTUIT INC; ING
BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NORTH AMERICA; USA
INDUSTRY NAMES: BUILDING SOCIETIES; COMPANY PROFILES; CORPORATE; CORPORATE

FUNDING; FINANCIAL SERVICES; POLITICAL AND PUBLIC AFFAIRS
EVENT NAMES: CORPORATE FUNDING; FINANCIAL AND COMMODITY MARKETS; JOINT
VENTURES; POLITICAL AND PUBLIC AFFAIRS

1/6/5 (Item 5 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00758148 20020807219B3975 (USE FORMAT 7 FOR FULLTEXT)
**ING DIRECT Partners with Privista to Help Customers Fight Identity Theft
and Protect Their Credit History**
Wednesday, August 7, 2002 08:03 EDT
WORD COUNT: 662

COMPANY NAMES: ing groep nv; FEDERAL TRADE COMMISSION; ING BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NEW YORK; NORTH AMERICA; USA
INDUSTRY NAMES: COMMUNICATIONS TECHNOLOGIES; CREDIT; FINANCIAL SERVICES;
INTERNET
EVENT NAMES: MERGERS AND ACQUISITIONS

1/6/6 (Item 6 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00751022 20020724205B2536 (USE FORMAT 7 FOR FULLTEXT)
**Identity Protection and Credit Monitoring: Online Banking Report Explains
How Financial Institutions Can Profit by Protecting Consumers from Fraud**
Wednesday, July 24, 2002 11:02 EDT
WORD COUNT: 366

COMPANY NAMES: YAHOO INC; LEHMAN BROTHERS HOLDINGS INC; PROVIDENT BANK INC
; PROVIDENT BANCORP INC; INTUIT INC; FIRST AMERICAN CORP; GLENVIEW STATE
BANK INC; CUMMINS AMERICAN CORP IND; US BANCORP
GEOGRAPHIC NAMES: AMERICAS; NORTH AMERICA; USA
INDUSTRY NAMES: BANKING; COMMUNICATIONS TECHNOLOGIES; FINANCIAL SERVICES;
INTERNET
EVENT NAMES: CORPORATE FINANCIAL DATA; CORPORATE PERFORMANCE; MARKET
RESEARCH

1/6/7 (Item 7 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00440755 20010112012B9160 (USE FORMAT 7 FOR FULLTEXT)
**U.S. Technologies' Associated Company PromiseMark Launches Hacker and
Identity Theft Protection Plan-Partners with Sustainable Softworks to Allow
Macintosh Users to Take Advantage of the Plan**
Friday, January 12, 2001 09:35 EST
WORD COUNT: 1,251

COMPANY NAMES: u.s. technologies, inc.; SUSTAINABLE SOFTWORKS; US
TECHNOLOGIES INC; PREDICTIVE SYSTEMS CORP; PREDICTIVE SYSTEMS INC
INDUSTRY NAMES: COMPUTER HARDWARE; COMPUTER SECURITY; COMPUTER SOFTWARE;
CRIME; INTERNET; NETWORKS; PROPERTY CRIME; STRATEGY AND PLANNING;
TECHNOLOGY DEVELOPMENT; COMPUTERS; SECURITY; LEGAL; SOCIAL ISSUES;
COMMUNICATIONS TECHNOLOGIES; DATA COMMUNICATIONS
EVENT NAMES: JOINT VENTURES; LEGAL; SERVICES; SOCIAL ISSUES; STRATEGY AND
PLANNING; TECHNOLOGY DEVELOPMENT

1/6/8 (Item 8 from file: 610)
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00414627 20001121326B2500 (USE FORMAT 7 FOR FULLTEXT)
**Online Buyer Beware: National Fraud Center Offers Tips for Safe Holiday
Shopping On the Internet**
Tuesday, November 21, 2000 15:27 EST

WORD COUNT: 1,223

COMPANY NAMES: equifax, inc.; REED ELSEVIER PLC; HORSHAM CORP; FEDERAL
TRADE COMMISSION; RL POLK AND CO; DONNELLEY MARKETING INC; DM HOLDINGS
INC; LEXIS NEXIS INC; LEXIS NEXIS; LEXIS/NEXIS; CARROLL COMMUNICATIONS
GEOGRAPHIC NAMES: USA; AMERICAS; NORTH AMERICA
INDUSTRY NAMES: COMPUTER SECURITY; CREDIT CARDS; CRIME; DIRECT MARKETING;
FRAUD; INFORMATION SERVICES; INTERNET; COMPUTERS; SECURITY; BANKING;
BANKING AUTOMATION; CREDIT; FINANCIAL SERVICES; LEGAL; SOCIAL ISSUES;
MARKETING; BUSINESS SERVICES; INFORMATION MANAGEMENT; COMMUNICATIONS
TECHNOLOGIES
EVENT NAMES: DISTRIBUTION CHANNELS; LEGAL; RETAILING; SOCIAL ISSUES
?t sl/5/all

1/5/1 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00965328 20030925268B2263 (USE FORMAT 7 FOR FULLTEXT)
Online Banking Report Names E*TRADE Bank Best of the Web
Business Wire
Thursday, September 25, 2003 08:03 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 329

LEAD PARAGRAPH:
SEATTLE, Sep 25, 2003 (BUSINESS WIRE) - In its latest report, E*TRADE Group received a "Best of the Web 2003" award from industry newsletter Online Banking Report (www.onlinebankingreport.com). The award recognizes E*TRADE Bank's innovative real-time interbank cash transfers, part of its enhanced online banking platform. During the past seven years Online Banking Report has designated 39 innovations as Best of the Web. E*TRADE Group is a two-time winner, also recognized in 2001 for innovations at its E*TRADE Mortgage Corporation.

Best of the Web awards are given periodically to companies that "raise the bar" in financial services delivery. According to editor Jim Bruene, "During the past few years, E*TRADE Bank has developed a state-of-the-art Web banking platform. We especially like its real-time interbank transfer capability and innovative Total Protection Guarantee."

COMPANY NAMES: e*trade group, inc.; BANC ONE CORP; TRADE BANK; CHARTER 1
BANK INC; SOUTH GASCONADE INVESTMENT CORP; INTERACTIVE INC; INTERACTIVE
GROUP INC; INTUIT INC; TD BANK; NATWEST BANK NA INC; FLEET FINANCIAL
GROUP INC; SIGNET BANK; WACHOVIA CORP; TRADE SA
INDUSTRY NAMES: BANKING; BANKING AUTOMATION; COMMUNICATIONS TECHNOLOGIES;
ELECTRONIC COMMERCE; ELECTRONIC FUNDS TRANSFER; FINANCIAL SERVICES;
INTERNET; RETAIL BANKING
EVENT NAMES: CORPORATE FINANCIAL DATA; TECHNOLOGY DEVELOPMENT

1/5/2 (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00811945 20021116320B0417 (USE FORMAT 7 FOR FULLTEXT)
CalSTRS Expands Scope of Homestore Class Action Case
Business Wire
Saturday, November 16, 2002 12:00 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 625

LEAD PARAGRAPH:

SACRAMENTO, Calif., Nov 16, 2002 (BUSINESS WIRE) - AOL/Time Warner, Cendant Corporation and 14 other Internet-based firms were named Friday in an amended complaint alleging they contributed to the financial collapse of Homestore.com.

The firms were added as defendants in a securities class action suit brought by the California State Teachers' Retirement System against Homestore and its top officers. The amended complaint, filed in U.S. District Court in Los Angeles by the Burlingame, California law firm Cotchett, Pitre, Simon & McCarthy, states those named acted individually and in concert to falsify revenues to maintain the myth of Homestore's inflated success story on Wall Street. As a result of a \$192 million restatement of Homestore's financial results for the years 2000 and 2001, the stockholders of Homestore suffered massive losses in the value of their stocks.

COMPANY NAMES: homestore.com, inc.; cendant corp.; america online, inc.;
TIME WARNER LTD; PERIGEE INC; PITRE INC; PITRE SRL; SECURITIES AND
EXCHANGE COMMISSION; DORADO SRL
GEOGRAPHIC NAMES: AMERICAS; CALIFORNIA; NORTH AMERICA; USA
INDUSTRY NAMES: COMMUNICATIONS TECHNOLOGIES; INSTITUTIONS; INTERNET;
JUDICIAL; LEGAL
EVENT NAMES: CORPORATE FINANCIAL DATA; GOVERNMENT; INVESTMENT; LEGAL;
REGULATION; STOCKS AND SHARES

1/5/3 (Item 3 from file: 610)

DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00780512 20020924267B0119 (USE FORMAT 7 FOR FULLTEXT)
ING DIRECT Celebrates Two Years with One Million Customers and \$10 Billion in Assets
Business Wire
Tuesday, September 24, 2002 08:03 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,007

LEAD PARAGRAPH:

WILMINGTON, Del., Sep 24, 2002 (BUSINESS WIRE) - ING DIRECT launched operations in the U.S. two years ago with a mission to lead Americans back to saving by offering simple financial products featuring the FDIC-insured Orange Savings Account, with a great rate, no minimums and no fees.

To date, ING DIRECT has helped one million customers earn over \$225 million in

interest since its launch and has \$10 billion in assets.

COMPANY NAMES: ing groep nv; ING BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NORTH AMERICA; USA
INDUSTRY NAMES: BANKING; BANKING AUTOMATION; DEBIT CARDS; FINANCIAL
SERVICES; INVESTMENT; POLITICAL AND PUBLIC AFFAIRS; RETAIL BANKING
EVENT NAMES: CORPORATE FUNDING; GOVERNMENT; INVESTMENT; POLITICAL AND
PUBLIC AFFAIRS; STOCKS AND SHARES; STRATEGY AND PLANNING

1/5/4 (Item 4 from file: 610)

DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00762509 20020815227B6709 (USE FORMAT 7 FOR FULLTEXT)

New Tips and Tools Section At ingdirect.com Helps Customers Simplify Their Financial World-Includes Savings and Loan Calculators, Identity Theft Information And Savings Tips for Parents

Business Wire

Thursday, August 15, 2002 08:02 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 817

LEAD PARAGRAPH:

WILMINGTON, Del., Aug 15, 2002 (BUSINESS WIRE) - When ING DIRECT customers began sending e-mail through the sales channel with questions about consumer topics such as identity theft and how to best talk to their kids about money, ING DIRECT took action and introduced Tips and Tools, a section on its web site to provide information to consumers on various financial topics. At Tips and Tools, customers and visitors to ingdirect.com can get time saving solutions for financial planning, information on identity theft and ways to educate kids about finances; Know Your Credit; the CEO's Corner; Great Deals; and Calculators.

"ING DIRECT is known for its reputation for offering great deals on financial products. Since we were hearing so many of the same questions from our customers wanting some help protecting their financial future, we decided to take action and launch Tips and Tools," said Arkadi Kuhlmann, President and CEO, ING DIRECT. "There is an exhaustive list of resources out there, especially on the Internet, providing financial advice. We decided to narrow down the list by providing some basic information on important topics to make it simple for our customers and visitors to our web site who are looking for a starting point."

COMPANY NAMES: ing groep nv; FEDERAL TRADE COMMISSION; INTUIT INC; ING BANK

GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NORTH AMERICA; USA

INDUSTRY NAMES: BUILDING SOCIETIES; COMPANY PROFILES; CORPORATE; CORPORATE FUNDING; FINANCIAL SERVICES; POLITICAL AND PUBLIC AFFAIRS

EVENT NAMES: CORPORATE FUNDING; FINANCIAL AND COMMODITY MARKETS; JOINT VENTURES; POLITICAL AND PUBLIC AFFAIRS

1/5/5 (Item 5 from file: 610)

DIALOG(R)File 610:Business Wire

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00758148 20020807219B3975 (USE FORMAT 7 FOR FULLTEXT)

ING DIRECT Partners with Privista to Help Customers Fight Identity Theft and Protect Their Credit History

Business Wire

Wednesday, August 7, 2002 08:03 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 662

LEAD PARAGRAPH:

WILMINGTON, Del., Aug 7, 2002 (BUSINESS WIRE) - ING DIRECT has partnered with

Privista, a leading credit management and monitoring service that provides credit reports and scores to subscribers, to help customers empower

themselves
when it comes to protecting against identity theft.

Identity theft, the crime committed when an individual assumes someone else's name, social security number or other private, personal information without that person's knowledge for illicit purposes, is the fastest growing financial crime in the U.S. according to the Federal Trade Commission. It was the number one consumer complaint last year, with reported cases growing more than 40 percent, and affecting as many as 750,000 people, per year. Furthermore, nearly \$20 billion per year is lost to payment system fraud, according to Online Banking Report (June 28, 2002 issue). If that cost is passed on to consumers, it amounts to \$200 per U.S. household per year.

COMPANY NAMES: ing groep nv; FEDERAL TRADE COMMISSION; ING BANK
GEOGRAPHIC NAMES: AMERICAS; DELAWARE; NEW YORK; NORTH AMERICA; USA
INDUSTRY NAMES: COMMUNICATIONS TECHNOLOGIES; CREDIT; FINANCIAL SERVICES;
INTERNET
EVENT NAMES: MERGERS AND ACQUISITIONS

1/5/6 (Item 6 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00751022 20020724205B2536 (USE FORMAT 7 FOR FULLTEXT)
Identity Protection and Credit Monitoring: Online Banking Report Explains How Financial Institutions Can Profit by Protecting Consumers from Fraud
Business Wire
Wednesday, July 24, 2002 11:02 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 366

LEAD PARAGRAPH:
SEATTLE, Jul 24, 2002 (BUSINESS WIRE) - Financial Insite, publisher of industry newsletter Online Banking Report, just published the first in-depth report on the burgeoning consumer-direct market for credit reports and related information services. The report projects the market could be as high as \$1 billion or more in annual revenues within five years.

The report looks at the encouraging business case for financial institutions that stand to benefit in four ways:
COMPANY NAMES: YAHOO INC; LEHMAN BROTHERS HOLDINGS INC; PROVIDENT BANK INC ; PROVIDENT BANCORP INC; INTUIT INC; FIRST AMERICAN CORP; GLENVIEW STATE BANK INC; CUMMINS AMERICAN CORP IND; US BANCORP
GEOGRAPHIC NAMES: AMERICAS; NORTH AMERICA; USA
INDUSTRY NAMES: BANKING; COMMUNICATIONS TECHNOLOGIES; FINANCIAL SERVICES;
INTERNET
EVENT NAMES: CORPORATE FINANCIAL DATA; CORPORATE PERFORMANCE; MARKET RESEARCH

1/5/7 (Item 7 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00440755 20010112012B9160 (USE FORMAT 7 FOR FULLTEXT)
U.S. Technologies' Associated Company PromiseMark Launches Hacker and Identity Theft Protection Plan-Partners with Sustainable Softworks to Allow Macintosh Users to Take Advantage of the Plan
Business Wire

Friday, January 12, 2001 09:35 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,251

LEAD PARAGRAPH:

WASHINGTON, Jan 12, 2001 (BUSINESS WIRE) - U.S. Technologies Inc. (OTCBB:USXX) today announced that PromiseMark, the nation's first Internet and data-related service plan company and one of its eight Associated Companies, has launched a new hacker and identity theft protection plan.

The PromiseGuard Hacker and Identity Theft Protection Plan is designed to protect consumers and small businesses against hackers and identity theft, the most feared crimes on the Web.

COMPANY NAMES: u.s. technologies, inc.; SUSTAINABLE SOFTWARES; US TECHNOLOGIES INC; PREDICTIVE SYSTEMS CORP; PREDICTIVE SYSTEMS INC
INDUSTRY NAMES: COMPUTER HARDWARE; COMPUTER SECURITY; COMPUTER SOFTWARE; CRIME; INTERNET; NETWORKS; PROPERTY CRIME; STRATEGY AND PLANNING; TECHNOLOGY DEVELOPMENT; COMPUTERS; SECURITY; LEGAL; SOCIAL ISSUES; COMMUNICATIONS TECHNOLOGIES; DATA COMMUNICATIONS
EVENT NAMES: JOINT VENTURES; LEGAL; SERVICES; SOCIAL ISSUES; STRATEGY AND PLANNING; TECHNOLOGY DEVELOPMENT

1/5/8 (Item 8 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00414627 20001121326B2500 (USE FORMAT 7 FOR FULLTEXT)
Online Buyer Beware: National Fraud Center Offers Tips for Safe Holiday Shopping On the Internet
Business Wire
Tuesday, November 21, 2000 15:27 EST
JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,223

LEAD PARAGRAPH:

HORSHAM, Pa., Nov 21, 2000 (BUSINESS WIRE) - This week, as millions of Americans head to the mall for the start of the official holiday shopping season, millions more will log-on to the Internet to make their purchases. And in doing so, many will needlessly leave themselves vulnerable to increasingly sophisticated criminals, according to the National Fraud Center (NFC), a division of Lexis-Nexis Risk Solutions Group.

"Identity theft is one of the fastest growing crimes in America and the holiday season is prime time for identity thieves," said Norm Willox, chairman of the NFC and director of government relations for Lexis-Nexis Risk Solutions Group. "And as Americans become more comfortable making their purchases online, they need to be aware of the potential dangers lurking on the other side of the modem."

COMPANY NAMES: equifax, inc.; REED ELSEVIER PLC; HORSHAM CORP; FEDERAL TRADE COMMISSION; RL POLK AND CO; DONNELLEY MARKETING INC; DM HOLDINGS INC; LEXIS NEXIS INC; LEXIS NEXIS; LEXIS/NEXIS; CARROLL COMMUNICATIONS
GEOGRAPHIC NAMES: USA; AMERICAS; NORTH AMERICA
INDUSTRY NAMES: COMPUTER SECURITY; CREDIT CARDS; CRIME; DIRECT MARKETING; FRAUD; INFORMATION SERVICES; INTERNET; COMPUTERS; SECURITY; BANKING;

BANKING AUTOMATION; CREDIT; FINANCIAL SERVICES; LEGAL; SOCIAL ISSUES;
MARKETING; BUSINESS SERVICES; INFORMATION MANAGEMENT; COMMUNICATIONS
TECHNOLOGIES

EVENT NAMES: DISTRIBUTION CHANNELS; LEGAL; RETAILING; SOCIAL ISSUES

1/5/9 (Item 1 from file: 515)
DIALOG(R)File 515:Dun's Elec. Bus. Dir.(TM)
(Copr. 2003 D&B). All rts. reserv.

10423423

Privista Corporation
1372 Peachtree St Ne
Atlanta, GA 30309-3217

TELEPHONE: 404-881-0810
COUNTY: FULTON MSA: 0520 (Atlanta, GA)
REGION: South Atlantic

BUSINESS: Business Services

PRIMARY SIC:
8741 Management services, nsk
87410100 Business management

EMPLOYEES HERE: 25

THIS IS:

A SINGLE LOCATION
A PROPRIETORSHIP

DUNS NUMBER: 15-807-9058

1/5/10 (Item 2 from file: 515)
DIALOG(R)File 515:Dun's Elec. Bus. Dir.(TM)
(Copr. 2003 D&B). All rts. reserv.

07388141

Privista Inc
11 E 26th St FL 15
New York, NY 10010-1421

TELEPHONE: 212-653-8224
COUNTY: NEW YORK MSA: 5600 (New York, NY)
REGION: Middle Atlantic

BUSINESS: Credit Reporting Services Loan Broker

PRIMARY SIC:
7323 Credit reporting services
73239904 Credit investigation service

SECONDARY SIC(S):
6163 Loan brokers
61630000 Loan brokers, nsk

EMPLOYEES HERE: 30

THIS IS:

A SINGLE LOCATION
A CORPORATION

DUNS NUMBER: 10-036-5001

1/5/11 (Item 1 from file: 516)

DIALOG(R)File 516:D & B - Duns Market Identifiers
(Copr. 2003 D&B). All rts. reserv.

10423423

Privista Corporation
1372 Peachtree St Ne
Atlanta, GA 30309-3217

TELEPHONE: 404-881-0810
COUNTY: FULTON MSA: 0520 (Atlanta, GA)
REGION: South Atlantic

BUSINESS: Business Services

NAICS Codes: 561110 (Office Administrative Services)

PRIMARY SIC:
8741 Management services, nsk
87410100 Business management

LATEST YEAR ORGANIZED: 2000
ANNUAL SALES REVISION DATE: 01/04/2003

	LATEST YEAR	TREND YEAR (2001)	BASE YEAR (1999)
SALES \$	1,500,000E \$	NA \$	NA
EMPLOYEES TOTAL:	25	NA	NA
EMPLOYEES HERE:	25		
SALES GROWTH: NA %	NET WORTH: \$	NA	
EMPLOYMENT GROWTH: NA %			

SQUARE FOOTAGE: NA
NUMBER OF ACCOUNTS: NA

THIS IS:

- A SINGLE LOCATION
- A PROPRIETORSHIP

DUNS NUMBER: 15-807-9058

OWNER: Gertler, Eric /Owner
SECRETARY: Wolf, Tyra /Secretary
MARKETING-ADVERTISING: Kennedy, Reuben /E-Business

LATEST UPDATE TO RECORD: 10/04/02

1/5/12 (Item 2 from file: 516)
DIALOG(R)File 516:D & B - Duns Market Identifiers
(Copr. 2003 D&B). All rts. reserv.

07388141
Privista Inc
11 E 26th St FL 15
New York, NY 10010-1421

TELEPHONE: 212-653-8224
COUNTY: NEW YORK MSA: 5600 (New York, NY)
REGION: Middle Atlantic

BUSINESS: Credit Reporting Services Loan Broker

NAICS Codes: 561450 (Credit Bureaus)

PRIMARY SIC:

7323 Credit reporting services
73239904 Credit investigation service

SECONDARY SIC(S):

6163 Loan brokers
61630000 Loan brokers, nsk

LATEST YEAR ORGANIZED: 2001

ANNUAL SALES REVISION DATE: 01/04/2003

	LATEST YEAR	TREND YEAR (2001)	BASE YEAR (1999)
SALES \$	1,500,000E \$	NA \$	NA
EMPLOYEES TOTAL:	30	NA	NA
EMPLOYEES HERE:	30		

SALES GROWTH: NA % NET WORTH: \$ NA
EMPLOYMENT GROWTH: NA %

SQUARE FOOTAGE: NA
NUMBER OF ACCOUNTS: NA

THIS IS:

A SINGLE LOCATION
A CORPORATION

DUNS NUMBER: 10-036-5001

CHIEF EXECUTIVE OFFICER: Gertler, Eric /Ceo

LATEST UPDATE TO RECORD: 04/28/03

1/5/13 (Item 1 from file: 547)
DIALOG(R)File 547:Experian Business Credit Profiles
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06875663

PRIVISTA , INC.

11 E 26TH ST FL 15
NEW YORK, NY 10010-

Current as of: 09-08-03

Telephone: 212-653-8220
Experian Company Number: N17399080

ADDITIONAL PAYMENTS

Creditor Category	Date Date	Sale Terms	High Credit	Balance Cur	% of Accounts --Days Past Due--				
					1- 30	31 60	61 90	91 +	
LEASING	0307	0307 NOTE	\$4100	\$0	0	0	0	0	0
Comment: LEASING									

* PUBLIC RECORD INFORMATION

=====

COLLATERAL COUNTS

Company has 2 UCC filings with 2 collateral item(s).
Collateral consists of: INVENTORY ,HEREAFTER ACQUIRED PROP

UCC DETAILS

Date	Filed	Legal Description	Document #	Document Location
	020613	UCC-FILED	2171735 8	SEC OF STATE DELAWAR
		INVENTORY EQUIP FURN & FIX UNDEFINED		HEREAFTER ACQUIRED PROP
		VEHICLES 2171735 8		
	020513	UCC-FILED	2139911 6	SEC OF STATE DELAWAR
		EQUIP FURN & FIX INVENTORY VEHICLES		HEREAFTER ACQUIRED PROP
		UNDEFINED 2139911 6		

BANKING INFORMATION

CHASE MANHATTAN BANK
4 METROTECH CENTER
BROOKLYN, NY 11245.
212-552-2222
Rating: N

KEY FACTS

SIC	
Code	Description
7375	- ELECTRONIC INFORMATION RETRIEVAL
7323	- CREDIT REPORTING

Customers:
Square feet:

Officers:

CHAIRMAN - BRODY, BOB
CEO - GERTLER, ERIC J.
SECRETARY - RIEDEL, SANDRA

1/5/14 (Item 2 from file: 547)
DIALOG(R) File 547:Experian Business Credit Profiles
(c) 2003 Experian. All rts. reserv.

03955274

PRIVISTA

1372 PEACHTREE ST NE
ATLANTA, GA 30309-

Current as of: 09-08-03

Telephone: 404-881-0810
Experian Company Number: G20480952

TRADE PAYMENTS

Creditor Category	Date	Sale Date	Terms	High Credit	Balance	Cur	% of Accounts --Days Past Due--			
							1-	31	61	91
							30	60	90	+
COMPUTERS	0307	N/A	NET 30	\$0	\$0	0	0	0	0	0

Footnotes: + in first column indicates paying faster than industry norm
<, > signs indicate true High Credit or Balance is < or > shown

ADDITIONAL PAYMENTS

Creditor Category	Date	Sale Date	Terms	High Credit	Balance	Cur	% of Accounts --Days Past Due--			
							1-	31	61	91
							30	60	90	+
AIR TRANS	0303	0211	NET 30	< \$100	\$0	0	0	0	0	0
Comment: AGED										
AIR TRANS	0210	N/A	VARIED	\$100	\$0	0	0	0	0	0
Comment: AGED										
COMPUTERS	0302	0207	MULTI	\$1300	\$0	0	0	0	0	0
Comment: AGED										
+ LEASING	0307	0307	NOTE	\$37000	\$23300	98	2	0	0	0
Comment: LEASING										
+ TELECOM	0202	0201	NET 30	\$2100	\$2100	83	17	0	0	0
Comment: AGED										

PAYMENT TOTALS

Acct	Type	#of Act	DBT	High Credit	Balance	Cur	% of Accounts --Days Past Due--			
							1-	31	61	91
							30	60	90	+
New		1	0	\$0	\$0	0	0	0	0	0
Continous		0	0	\$0	\$0	0	0	0	0	0
Total		1	0	\$0	\$0	0	0	0	0	0

PUBLIC RECORD INFORMATION

COLLATERAL COUNTS

Company has 1 UCC filings with 1 collateral item(s).

UCC DETAILS

Date	Legal Description	Document #	Document Location
000914	UCC-FILED	06000017087	FULTON SPR COURT

BANKING INFORMATION

UNDISCLOSED

Rating: N
Opened: 040201

KEY FACTS

SIC

Code	Description
------	-------------

8741	- MANAGEMENT SERVICES
------	-----------------------

Customers:
Square feet:

Officers:

OWNER	- GERTLER, ERIC
-------	-----------------

Set	Items	Description
S1	574	CREDIT() (HISTORY OR REPORT? OR FILE?)
S2	282615	USER? OR PATRON? OR CUSTOMER?
S3	1298168	SELECT? OR PICK? OR CHOOSE OR SPECIF? OR DESIGNAT? OR CUST- OMIZ?
S4	1261646	PREFERENCE? OR ATTRIBUTE? OR FIELD OR FIELDS OR INFORMATION OR FACT? OR DATA OR KNOWLEDGE OR CONTENT?
S5	474503	NOTIF? OR ALERT? OR INFORM? OR ADVISE?
S6	1633602	CHANG? OR ALTER? OR UPDAT? OR UP()DATE? OR EDIT? OR REVIS? OR REVAMP? OR MODIF?
S7	23705	S2 (3N) S3 (3N) S4
S8	44955	S2 (S) S5 (S) S6
S9	43041	S8 (S) S4
S10	30	S7 (S) S1
S11	78	S9 (S) S1
S12	154	S1 (S) S3 (S) S4
S13	92	S12 (S) S2
S14	80	S13 (S) S5
S15	34	S14 (S) S6
S16	90	S10 OR S11 OR S15
S17	79	S16 AND IC=G06F?
S18	59	S16 AND IC=(G06F-000? OR G06F-007? OR G06F-017?)

File 348:EUROPEAN PATENTS 1978-2003/Sep W04

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20031002,UT=20030925

(c) 2003 WIPO/Univentio

18/5,K/9 (Item 5 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00956981 **Image available**

SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT REPORT

SYSTEMES ET PROCEDES SIGNALANT A UN UTILISATEUR LES MODIFICATIONS DE SON RELEVÉ DE CREDIT

Patent Applicant/Assignee:

EQUIFAX INC, 1550 Peachtree Street, N.W., Atlanta, GA 30309, US, US
(Residence), US (Nationality)

Inventor(s):

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DODGE Jeffrey L, 10430 Groomsbridge Road, Alpharetta, GA 30022, US,
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TRIGONOPLOS Patrick S, 802 Brookshade Parkway, Alpharetta, GA 30004, US,

Legal Representative:

PRATT John S (agent), Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree
Street, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200291127 A2-A3 20021114 (WO 0291127)

Application: WO 2002US14654 20020509 (PCT/WO US0214654)

Priority Application: US 2001852597 20010510

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/30

International Patent Class: G06F-007/00 ; G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 8927

English Abstract

A system and method for monitoring unauthorized changes to a database and providing a notification to a user according to preferences set by the user. The user can select one or more data entries within a database to be monitored. When these data entries are changed, a notification is sent to the user.

French Abstract

L'invention porte sur un systeme permettant de suivre les modifications non autorisees apportees a une base de donnees et fournissant a un utilisateur une notification en fonction des preferences qu'il a exprimees. L'utilisateur peut selectionner dans la base de donnees a surveiller une ou plusieurs entrees, toute modification de ces entrees est signalee a l'utilisateur.

Legal Status (Type, Date, Text)

Publication 20021114 A2 Without international search report and to be
republished upon receipt of that report.

Search Rpt 20030403 Late publication of international search report

Republication 20030403 A3 With international search report.

Examination 20030424 Request for preliminary examination prior to end of
19th month from priority date

Main International Patent Class: G06F-017/30
International Patent Class: G06F-007/00 ...
... G06F-017/60
Fulltext Availability:
Detailed Description
Claims

Detailed Description

SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF CHANGES
MADE TO A CREDIT REPORT
FIELD OF THE INVENTION

The invention relates to systems and methods for monitoring changes to selected fields of a database. Particularly, the invention relates to systems and methods that monitor changes made to a database such as a credit report related database and notify a user or consumer when predetermined changes are made to the database.

BACKGROUND OF THE INVENTION

The advent of technology advancement has made life...monitors changes to the data elements, and sends notifications to the users. The database is generally a credit report database or repository, which contains data collected from or reported by different financial institutions, banks, and other credit bureaus. The database has a...

...entry may contain information about a particular consumer. Each entry may contain a consumer's identification information and other credit related data elements. Examples of the data elements are current address, bankruptcy indicator, collections indicator, foreclosure indicator, etc. The notifications can be sent in any number of ways, such as an e-mail to a user defined e-mail destination, a pager to the user's paging device, or a call to the user's telephone or wireless communication device.

The consumer can subscribe to the monitoring service in different ways... into the system, presents his user and identification codes, and checks for the changes made to his credit file. If the change is unexpected or in error, then the consumer can be given the opportunity to request an investigation or place an alert to the system.

The investigation and the alert to the system can catch reporting mistakes or identity...change monitoring.

The customer can set criteria for data monitoring. He can identify which changes to his credit file are to be monitored, how and when he is to be notified of any changes.

For example, the customer may only desire monitoring of multiple credit report requests within a predetermined...to the customers. The customer 16 receives a notification about a data change detected on his

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credit file and is invited to access the server 12 to check the changes. When he logs into the server 12, he supplies his customer code and his identification code. In an alternate embodiment, the server 12 may employ a multi-stage authentication process. In this multi-stage authentication process, the server 12 asks first the user's customer code and identification code, and the server 12 asks for additional personal information to further authenticate the user. After the customer is authenticated, the server 12 will display a menu from where he can make a selection to view the data changes.

The communication module 30 is responsible for handling communication between the server 12 and the customer 16...customer 16. The notification indicates to the customer 16 that a change has been detected on his credit file. The notification may include information directing the

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consumer to, for example, a member center or a web site to obtain additional...want to protect their credit rating and to take an active role in policing changes to their credit files. A credit reporting

bureau or other entities that have access to a **credit report** repository may offer a credit watch service according to the present invention. Generally, a **user** needs to subscribe to a credit watch service with a service provider. After subscribing to the service, the **user** /subscriber can then specify what **data** he wants to monitor and how he wants to be **notified**.

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The user can choose to monitor any adverse reporting to his credit file, i.e., any...receives e-mail notification about the product subscription from the Product Fulfillment process 92 and updates a **credit reporting** online system (ACRO). In this embodiment, the delta process 82 does not generate daily credit **information** for all subscribers. Instead, the delta process 82 only generates credit **information** for those subscribers whose credit **information** has **changed**. One skilled in the art can readily appreciate other features of this embodiment from figs. 10

Figs. 13-14 illustrate respectively the interactions between processes for an **alternate** embodiment and the interactions between the processes and one set of databases. In this embodiment, the Product Fulfillment process 92 is responsible for providing **updates** to the **credit reporting** online system (ACRO). One skilled in the art can readily appreciate other features of this embodiment from figs. 13
15 A credit **change** monitoring service according to the present invention can be ...a method of communication, step 164. The service provider uses this method to communicate with him when **credit file data changes**. He can select one or more methods of communication (i.e., he can choose to receive an...

...or a paging message, or both e-mail and paging message), when a financial institution reports a **change** to his **credit file**. The **user** may also **select** frequency of communication. He can **choose** to be **notified** as soon as a **change** occurs in his **credit file** or be **notified** periodically. He may **choose** even to be **notified** when he is ready to 15 receive any communication, i.e., the service provider will **notify** him when he makes an inquiry. The method and timing of communication and the number of destination...

Claim

... of claim 1, wherein the communication module is an e-mail server.

5 A method for monitoring **modifications** on a plurality of credit related data elements in a **credit reporting** database, wherein the plurality of credit related **data** elements in the **credit reporting** database are collected from a plurality of financial institutions, the **modifications** being at least partially definable by a **user**, the method comprising:

obtaining a **selection** of at least one credit related **data** element from the **user**;

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monitoring the at least one credit related **data** element **selected** by the **user**; and if there is a **change** to the at least one credit related **data** element, **notifying** the **user** about the **change** to the at least one credit related **data** element.

6 The method of claim 5 further comprising:

prompting the user for an identification code; and...indicator.

12 A method for monitoring changes on a plurality of credit related data elements in a **credit reporting** database, wherein the plurality of credit related **data** elements in the **credit reporting** database are collected from a plurality of financial institutions, the **changes** being at least partially definable by a **user**, the method comprising: allowing the **user** to make a **selection** of at least one credit related **data** element to

watch;

generating a **credit file** for the **user**, the **credit file** having

the plurality of credit
related **data** elements from the **credit reporting** database;
comparing the plurality of credit related **data** elements in the **credit**
file with the
selection ; and

if the **selection** has a credit related **data** element that is in the
credit file , **notifying** the **user** .

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. The method of claim 12, wherein **notifying** further comprises sending
an e-mail to
the **user** , wherein the e-mail has a link to a display web site.

14 The method of claim...A computer-readable medium on which is stored a
computer program for
monitoring data modifications in a **credit reporting** database, wherein
the **data** in the **credit reporting** database are collected from a
plurality of financial institutions, the computer program comprising
instructions, which when executed by a computer perform
the following:

detecting **data changes** in the **credit reporting** database;
identifying a **customer** , the **customer** being a owner for a **changed**
data ;

notifying the **customer** about the **changed data** ; and

24

displaying the **changed data** to the **customer** .

23 The computer program of claim 22 further performing:

receiving an identification code from the customer; and...

18/5,K/13 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00931206 **Image available**

SYSTEM AND METHOD FOR MANAGING CONSUMER INFORMATION

SYSTEME ET PROCEDE DE GESTION DE DONNEES CLIENTS

Patent Applicant/Assignee:

CAPITAL ONE FINANCIAL CORPORATION, 2980 Fairview Park Drive, Falls
Church, VA 22042, US, US (Residence), US (Nationality)

Inventor(s):

LORTSCHER Franck D, 409 N. 27th Street, Richmond, VA 23223, US,

BROADHEAD Tom Allatt, 26060 Mount Vernon Church Rd., Ruther Glen, VA
22546, US,

LAPRADE III Franck G, 4406 New Kent Avenue, Richmond, VA 23225, US,

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US, .

Patent and Priority Information (Country, Number, Date):

Patent: WO 200265236 A2-A3 20020822 (WO 0265236)

Application: WO 2002US1252 20020213 (PCT/WO US0201252)

Priority Application: US 2001781198 20010213

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7551

English Abstract

A system and method are provided for managing consumer information, which permit sharing of consumer information in a controlled manner. In accordance with the disclosed system, at least one database (308) is provided that contains consumer information related to at least one user. An administrative agent (302) is also provided for establishing access to the consumer information contained in the database based on preferences expressed by the user. The system also includes a licensing agent (304) for setting at least one licensing fee schedule for each user based on a set of licensing rules, and a payment agent (306) for paying each user. In accordance with a disclosed method, a database is created of consumer information related to at least one user and access to the consumer information contained in the database is established based on each user's preferences. The method also includes setting a licensing fee schedule based on a set of licensing rules and paying the customer based on a set of payment rules.

French Abstract

Système et procédé de gestion d'informations de clients, qui permettent un partage contrôlé de données clients. Selon le système décrit, au moins une base de données (308) contient des données concernant au moins un utilisateur. Un agent (302) administratif sert à établir un accès aux données clients contenues dans la base de données, sur la base de préférences exprimées par l'utilisateur. Le système comprend aussi un agent (304) octroyant des droits de licence, destiné à établir au moins un programme d'octroi de droits de licence pour chaque utilisateur sur la base d'un ensemble de règles d'octroi de licence; et un agent (306) de paiement pour payer chaque utilisateur. Le procédé décrit comporte les étapes consistant à produire une base de données contenant des données clients relatives à au moins un utilisateur, et à établir un accès à ces données sur la base des préférences de chaque utilisateur. Le procédé comprend aussi les étapes consistant à établir un programme d'octroi de droits de licence sur la base d'un ensemble de règles d'octroi de licence, et à payer une certaine somme au client sur la base d'un ensemble de règles de paiement.

Legal Status (Type, Date, Text)

Publication 20020822 A2 Without international search report and to be republished upon receipt of that report.
Search Rpt 20021031 Late publication of international search report
Republication 20021031 A3 With international search report.
Republication 20021031 A3 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... users to update their personal information.

Subsequently, the licensing agent accesses each account periodically in order to **update** the licensing fee structure. Having accessed a **user** account, the licensing agent applies rules for setting up the licensing fee for that account (step S...

...up to 75% of all amounts received by the operator of the privacy system from licensing consumer **information specific** to that **user**. The percentage of licensing fee, however, may decline over time. For example, the following month the **user** may receive only 60% of all amounts received by the operator of the privacy system from licensing consumer **information specific** to that **user**. The licensing fee may continue to decline until a pre-established floor, such as 10% is reached...

...be used. One purpose of setting a declining fee schedule is to create an

incentive for each user to update or verify their licensed information. Accordingly, in one implementation, licensing agent 304 resets the percentage of licensing fee to a higher value than, for example, the initial value after a user updates his or her licensed information. In another implementation, the licensing agent resets the percentage of licensing fee to a higher value than, for example, the initial value after a user verifies his or her licensed information. If a user determines that his or her information is incorrect, the user may, to a certain extent, change the information. For credit report or other such information, the user may not change the information; instead the user may access the credit bureau that provided the report to resolve the dispute. The privacy system makes...

18/5,K/21 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00877787

METHOD OF CALCULATING A CREDIT SCORE BASED UPON DOMESTIC AND INTERNATIONAL FACTORS IN A FINANCIAL MANAGEMENT AND PLANNING SYSTEM
PROCEDE DE CALCUL DE POINTS DE CREDIT BASE SUR DES FACTEURS NATIONAUX ET INTERNATIONAUX DANS UN SYSTEME DE GESTION FINANCIERE ET DE PLANIFICATION

Patent Applicant/Assignee:

JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US
(Residence),

Inventor(s):

COULTER David B, 1580 Corporate Drive, Costa Mesa, CA 92626, US;
TARR Robert W, 1580 Corporate Drive, Costa Mesa, CA 92626, US,

Legal Representative:

LECROY David Paul (agent), Kilpatrick Stockton, LLP, Suite 300, 11130
Sunrise Valley Drive, Reston, VA 20191-4329, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211046 A2 20020207 (WO 0211046)
Application: WO 2001US6486 20010228 (PCT/WO US0106486)
Priority Application: US 2000630013 20000731

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6361

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20020207 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... related scores and/or junum.com's own international credit scoring system (ICSS) or other credit scores; **Credit Reports** 118, where the member can see a scanned image of the member's **credit reports** 120 and where the member can view: debt negotiation 121, credit maintenance 123 status and deleted accounts and corrected **information** 122; Billing 124, where the member can see 126 up to date records of the billing status on the member's account; **Update** 128, where the member can **update** 130 records in the database 46; and Upgrade 132, where the member can add a spouse to the account or upgrade a level of membership 134. **Customer service** 20 representatives and professionals in the financial service **fields** will also be on hand to answer financial management and planning questions 136 through the individualized information account. In addition, the individualized **information** account would **notify** members of current approvals 138 for every credit facility offered by the invention, provided the members profile from the database 46 allows for a pre-qualification through actual approval. The individualized **information** account also has the capability to include an activity log 140 that shows the member, item by...

18/5,K/22 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00877786.

METHOD FOR REPAIRING AND MAINTAINING CONSUMER CREDIT IN A FINANCIAL MANAGEMENT AND PLANNING SYSTEM

TECHNIQUE DE RECONSTITUTION ET DE CONSERVATION D'UN CREDIT A LA CONSOMMATION DANS UN SYSTEME DE GESTION ET DE PLANIFICATION FINANCIERES

Patent Applicant/Assignee:

JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US
(Residence),

Inventor(s):

COULTER David B, 1580 Corporate Drive, Costa Mesa, CA 92626, US,
TARR Robert W, 1580 Corporate Drive, Costa Mesa, CA 92626, US,

Legal Representative:

LECROY David Paul (agent), Kilpatrick Stockton, LLP, Suite 300, 11130
Sunrise Valley Drive, Reston, VA 20191-4329, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211045 A2 20020207 (WO 0211045)

Application: WO 2001US6484 20010228 (PCT/WO US0106484)

Priority Application: US 2000630091 20000801

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6830

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20020207 A2 With declaration under Article 17(2) (a); without abstract; title not checked by the International Searching Authority.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... and/or an international credit scoring system (ICSS) or other credit scores; Identity Theft Notification activity 119; **Credit Reports** 118, where the member can see a scanned image of the member's **credit reports** 120 and where the member can view: debt negotiation 121, credit maintenance 123 status and deleted accounts and corrected **information** 122; Billing 124, where the member can see 126 up to date records of the billing status on the member's account; **Update** 128, where the member can **update** 130 records in the io database 46; and Upgrade 132, where the member can add a spouse to the account or upgrade a level of membership 134. **Customer** service representatives and professionals in the financial service **fields** will also be on hand to answer financial management and planning questions 136 through the individualized **information** account. In addition, the individualized **information** account would **notify** members of current approvals 138 for every credit facility offered by the invention, provided the members profile from the database 46 allows for a pre-qualification through actual approval. The individualized **information** account also has the capability to include 2o an activity log 140 that shows the member, item...

18/5,K/40 (Item 36 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00785186 **Image available**

SYSTEM AND METHOD FOR EVALUATING CREDIT RISKS

SYSTEME ET PROCEDE D'EVALUATION DE RISQUES DE CREDIT

Patent Applicant/Inventor:

TAYLOR Hugh Gibbs Jr, 255 West 90th Street, New York, NY 10024, US, US
(Residence), US (Nationality)

Legal Representative:

DULIK Richard P (agent), 1201 Pennsylvania Avenue, N.W., Washington, DC
20004-2401, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200118718 A1 20010315 (WO 0118718)

Application: WO 2000US24612 20000908 (PCT/WO US0024612)

Priority Application: US 99152946 19990909

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5603

English Abstract

This invention provides systems and methods that facilitate bill-me

transactions between customers (401) and electronic commerce merchants (403), register bill-me customers (407), and enable electronic commerce merchants (403) to reduce risks related to bill-me transactions (404). A preferred embodiment of the method of the invention includes the steps of receiving into a computer system a request for billing-risks analysis (405) from an electronic commerce merchant (403), verifying the identity of the customer (401), performing a billing-risk analysis (405), and transmitting, from the computer system, the billing-risk analysis (405) to the electronic commerce merchant (403).

French Abstract

L'invention concerne des systemes et des procedes facilitant les transactions a facturation posterieure entre clients (401) et commercants electroniques (403), enregistre les clients a facturation posterieure (407), et permet aux commercants electroniques (403), de reduire les risques lies a ce type de transactions (404). Dans l'un des modes de realisation preferes d'un procede de cette invention, on releve les phases de (1) reception d'une demande dans un systeme informatique pour une analyse des risques lies a la facturation (405) par un commercant electronique (403), (2) verification de l'identite du client (401), (3) realisation d'une analyse du risque de facturation (405), et (4) envoi, depuis le systeme informatique, de l'analyse du risque de facturation (405) au commercant electronique (403).

Legal Status (Type, Date, Text)

Publication 20010315 A1 With international search report.

Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... to facilitate the access of electronic commerce merchants to a pay-later database that contains credit-risk information on customers (references to credit information contained in this Specification are for descriptive purposes in the context of the present invention and are not intended to be interpreted in the context of the Fair Credit Reporting Act).

An object of the invention is to facilitate the creation of, and the access of electronic...

18/5,K/51 (Item 47 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00566596 **Image available**

METHOD AND APPARATUS FOR PROCESSING CLIENT INFORMATION

PROCEDE ET APPAREIL POUR TRAITER LES INFORMATIONS D'UN CLIENT

Patent Applicant/Assignee:

SUN MICROSYSTEMS INC,

Inventor(s):

GUPTA Amit,

VENKATARAMAN Sriraman,

BAEHR Geoffrey,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200029969 A1 20000525 (WO 0029969)

Application: WO 99US27062 19991112 (PCT/WO US9927062)

Priority Application: US 98192806 19981116

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ

BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT

.SE BF BJ CF CG CI CM GN GW ML MR NE SN TD TG
Main International Patent Class: G06F-015/16
International Patent Class: G06F-017/00 ; G06F-017/60
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 7660

English Abstract

Internet Service Providers (ISPs) or proxies owned by ISPs collect and store information regarding particular users (100) in user profiles. Profiles may include demographic information, such as age, residence, and **credit history**, and may include web sites the user has accessed, time spent on each web site, and Internet searches the user performed. Profile information (304) may be utilized by the proxy (102) to target advertising, provided to a web server (104) so the web server (104) may target advertising, or used to **customize** a user's display. Profile **information** (304) may also be utilized to associate a cost with certain demographic information. The ISP may evaluate profile information (304) for inserting advertisements or customizing displays. Profile information (304) may also be sold to a third party. Thus, the profile and demographic information (304) can be utilized to individually customize information displayed to a client (100).

French Abstract

L'invention concerne des prestataires de services Internet ou des mandataires exploites par lesdits prestataires, qui recueillent des informations concernant des utilisateurs (100) et les mettent en memoire sous forme de profils utilisateurs. Les profils peuvent regrouper des informations d'ordre demographique, comme l'age, la residence ou les antecedents en matiere de credit. Les profils peuvent egalement regrouper des informations sur les sites visites par un utilisateur, le temps passe sur chaque site, et les recherches par Internet que l'utilisateur a effectuees. Les informations compilees dans les profils (304), permettant au mandataire (102) d'elaborer une publicite ciblee, ou peuvent servir a un serveur Web (104) pour elaborer une publicite ciblee. Ces informations (304) peuvent aussi servir a personnaliser le contenu de l'affichage de l'utilisateur ou a associer un cout a certaines informations demographiques. Le prestataire de services Internet peut exploiter les informations du profil (304) afin d'insérer des messages publicitaires ou personnaliser l'affichage. Les informations du profil (304) peuvent aussi etre vendues a un tiers. Les informations du profil et les informations demographiques (304) peuvent ainsi etre utilisees pour personnaliser les informations presentees a un client (100).

International Patent Class: G06F-017/00 ...

... G06F-017/60

Fulltext Availability:
Detailed Description

English Abstract

...regarding particular users (100) in user profiles. Profiles may include demographic information, such as age, residence, and **credit history**, and may include web sites the user has accessed, time spent on each web site, and Internet...

...provided to a web server (104) so the web server (104) may target advertising, or used to **customize** a user's display. Profile **information** (304) may also be utilized to associate a cost with certain demographic information. The ISP may evaluate...

Detailed Description

... ability to maintain statistics on the user and the user's internet viewing (referred to as user information or profile information) transparently to the user (without the user's knowledge). More **specifically**, the ISP has the ability maintain a user's profile consisting of demographic information such as the user's age, **credit**

history, earnings, interests, purchases, the sites (URLs) the user has accessed, the amount of time spent on each...merged with other information databases such as mailing lists, direct marketing lists and subscriptions, a user's credit history, and shopping club information (e.g., if the user is a member of a market's shopping club, the information from the shopping club's database may be merged through an agreement between Proxy 102 and the market). The profile may also be time sensitive and created in real time so that when a user executes a search on an internet search engine, the search text is stored in the profile immediately. Additionally, if the user is at a non-payment based public terminal (e.g., at a library), the profile may be limited to the user's recent history and information about the terminal and terminal location may be utilized.

Further, if the user is at a payment...specify demographic information about the user that the advertisement will be presented to. For example, the age, credit history, salary, interests, prior purchases, prior web sites accessed, web search conducted, shopping information, or time spent on a particular web site (which is only known by the ISP or proxy) may be specified. Alternatively, the ADDEMOGRAPHIC tag may be used in conjunction with the ADPRICE tag by the advertiser to inform the proxy what the advertiser is willing to pay for a specific advertisement displayed to a particular user with specified demographic information. For example, the advertiser may specify that he/she will pay 10 cents for a mortgage advertisement...

18/5,K/53 (Item 49 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00548213 **Image available**

**SYSTEM AND METHOD FOR SYSTEM TO SYSTEM CREDIT INFORMATION TRANSMISSION
SYSTEME ET PROCEDE PERMETTANT DE TRANSMETTRE DES INFORMATIONS DE CREDIT DE
SYSTEME A SYSTEME**

Patent Applicant/Assignee:

EQUIFAX INC,

Inventor(s):

WALLACE David L,

HAMMOND Marguerite Anne,

HEADLEY Judy,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200011586/A1 20000302 (WO 0011586)

Application: WO 99US18725 19990819 (PCT/WO US9918725)

Priority Application: US 9897329/19980820; US 99376294 19990818

Designated States: AE AL AM AT AU AZ BA BE BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

International Patent Class: G06F-017/30 ; G06G-007/52

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15007

English Abstract

The invention relates to a credit updating system (16) which permits credit files stored in different formats, and possibly in different countries, to be seamlessly exchanged and updated without conversion on the end users' part. A central credit repository (20) stores credit information in a universal format, such as the ICCIF format formulated by Equifax, In., but contains an interpreter module (40) to accept and map

016006 - "Co-Maker"
 016007 - "On-Behalf-Of"
 01 601 1 - "Account Terminated"
 016012 - "Delete Borrower..."

...187002 - "Subject disputed-resolved by credit
 grantor-subject disagrees"
 187003 - "Special handling-contact credit grantor
 for additional information "
 18701 1 - "Payroll deduction"
 187021 - "Payments affected by natural disaster"
 187022 - "Subject recalled to military active duty..."

...Annually"
 04001 1 - "Net 30"
 040012 - "Cash-In-Advance"
 040013 - "Cash-On-Delivery"
 040019 - "Amount Deferred"
 Credit Data Group Credit Data Group
 ot
 11481161 can can can Con con yeallif 1180!169 Con Jolt co co 7:81,110 Id
 nscoild Iticald necold @cn It co\$
 Credit Data Record Credit Data Record
 02 Cotistimor Doso 20 C01111110fdAl Mtoo
 04 Constimor Namo 06 Address Informallon
 06 Address Itifornintion 08 M0111111calloll 111formalloll
 00 1(folitIllcollan Inforill,111011 10 Tolophono flumbor
 10 Tolophono Number...

...21 Commorchl Financial
 31 I 1161011cal 111formalloll 24 C0111111010.11 U31110
 4 1 Collaloral Infortimllon 3 111121011cal Information
 61 Account Ntimbor Clump 4 1Collsforol Infomistlon
 71 Purchasod PortfoliolSold to Soumont 61 Accotint Number ChinUo
 9i...705/38, 35
 According to International Patent Classification (IPC) or to both
 national classification and IPC
 B. **FIELDS SEARCHED**
 Minimum documentation searched (classification svstern followed by
 classification snnibois)
 tj S 705/38. 35
 Documentation searched other than minimum documentation to the extent
 that such documents are Included Ili the **fields** searched Electronic
data base consuited during the international search (name of **data**
 base and. %% here practicable. scaich terms used)
 EAST,APS
 C. DOCUMENTS CONSIDERED'i-O BE RELEVANT
 CatesI...

18/5,K/54 (Item 50 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00548201

SYSTEM AND METHOD FOR UPDATING A CREDIT INFORMATION DATABASE
SYSTEME ET PROCEDE PERMETTANT LA MISE A JOUR D'UNE BASE DE DONNEES
D'INFORMATIONS DE CREDIT

Patent Applicant/Assignee:

EQUIFAX INC,

Inventor(s):

WALLACE David L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200011574 A2 20000302 (WO 0011574)

Application: WO 99US18724 19990819 (PCT/WO US9918724)

Priority Application: US 9897330 19980820; US 99376296 19990818

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/30

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 3896

English Abstract

An advanced credit reporting and query system receives credit information into a central database (4) to service queries and provide other output. Unlike conventional credit reporting systems, the database is encoded to identify those fields which have changed since the last update (20) to the database, so that rewriting of the same data on the same fields is avoided. Database coherency and detection may be performed by hashing (24) or other techniques.

French Abstract

L'invention concerne un systeme de demande et de communication d'informations de credit avance, recevant des informations de credit dans une base de donnees centrale, afin d'exploiter des demandes et de fournir une autre sortie. Contrairement -u systemes de communication d'informations de credit classiques, la base de donnees est codee afin d'identifier les champs qui ont changes depuis la derniere mise a jour de ladite base de donnees, de sorte qu'on evite la reecriture de la meme donnee dans les memes champs. La detection et la coherence de la base de donnees peuvent etre obtenues par des techniques hachage ou autres.

Main International Patent Class: G06F-017/30

Fulltext Availability:

Detailed Description

Detailed Description

... associated with entries in the consumer tables and commercial entity tables.

Customer tables may store information regarding **credit history information** for a variety of consumers and commercial entities in records. The records for the consumer and commercial...

...may relate to entries in the consumer and commercial entity tables,

In one aspect of operation, merchant **customers** provide **updates** to the system. The database may be **updated** by filtering each **customer 's data** to identify those consumer accounts that have had activity since the prior **update**.

The database is preferably updated by locating, in the database, only those accounts with credit update information...step 20, a credit bureau (such as administrator 2) may receive a periodic or other update of **credit history information** from a **customer** 8. That **update** may include account **information** for multiple consumer and/or commercial entity accounts maintained by that **customer**. That **update** may be organized by consumer and commercial entity account number, for example, and delivered in batch, online...

Set	Items	Description
S1	65	CREDIT() (HISTORY OR REPORT? OR FILE?)
S2	471057	USER? OR PATRON? OR CUSTOMER?
S3	3173623	SELECT? OR PICK? OR CHOOSE OR SPECIF? OR DESIGNAT? OR CUST- OMIZ?
S4	3694901	PREFERENCE? OR ATTRIBUTE? OR FIELD OR FIELDS OR INFORMATION OR FACT? OR DATA OR KNOWLEDGE OR CONTENT?
S5	1788261	NOTIF? OR ALERT? OR INFORM? OR ADVISE?
S6	2088403	CHANG? OR ALTER? OR UPDAT? OR UP()DATE? OR EDIT? OR REVIS? OR REVAMP? OR MODIF?
S7	17842	S2 (3N) S3 (3N) S4
S8	36767	S2 AND S5 AND S6
S9	35507	S8 AND S4
S10	0	S7 AND S1
S11	3360131	S
S12	8	S9 AND S1
S13	12	S1 AND S3 AND S4
S14	18	S12 OR S13

File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
(c) 2003 JPO & JAPIO

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200364
(c) 2003 Thomson Derwent

14/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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01717168 **Image available**
TRANSACTION DEVICE

PUB. NO.: 60-195668 [JP 60195668 A]
PUBLISHED: October 04, 1985 (19851004)
INVENTOR(s): ENOKI EIKI
MUNAKATA KOJI
SAITO KIYOSHI
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 59-051924 [JP 8451924]
FILED: March 16, 1984 (19840316)
INTL CLASS: [4] G06F-015/21; G06F-015/30
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications);
29.4 (PRECISION INSTRUMENTS -- Business Machines
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 432, Vol. 10, No. 52, Pg. 92,
February 28, 1986 (19860228)

ABSTRACT

PURPOSE: To easily **change** transacting kinds when it is found as a result of credit checking of a **customer** that credit transactions are impossible with the **customer** by means of a credit card, by preventing input **data** in a memory from being erased even when a clear key is depressed.

CONSTITUTION: In the case of transations with a credit card, **data** D read from the credit card are sent to a center 3 by a transmitting-receiving section 15 through a control section 14. The center 3 makes credit checks on the **customer** regarding the received **data** D by referring to a **credit file** 17 and, when his balance salable on credit is zero, sends an NG signal indicating that no credit transaction is possible with the **customer** to a circuit 2. A transaction device 1 receives the NG signal and the transaction disable is displayed on a display section 9. At the same time, another account settling method is requested to the **customer**. When the **customer** requests cash payment, the **data** in the file 17 are not erased awat even when a clear key 21 is depressed and the **data** are contained in a cash transaction totaling file 25. That is to say, the transacting kind can be **changed** easily.

14/5/5 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015148914 **Image available**
WPI Acc No: 2003-209441/200320
XRPX Acc No: N03-166956

Data elements modification monitoring system has memory storing computer program which comprises monitoring module for monitoring modification of each element in entries of database

Patent Assignee: CHAPMAN T F (CHAP-I); DODGE J L (DODG-I); MILLARD J T (MILL-I); SATTERFIELD M R (SATT-I); SMYTHE A C (SMYT-I); TRIGONOPLOS P S (TRIG-I); EQUIFAX INC (EQUI-N)
Inventor: CHAPMAN T F; DODGE J L; MILLARD J T; SATTERFIELD M R; SMYTHE A C; TRIGONOPLOS P S

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020169747	A1	20021114	US 2001852597	A	20010510	200320 B
WO 200291127	A2	20021114	WO 2002US14654	A	20020509	200320

Priority Applications (No Type Date): US 2001852597 A 20010510
Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20020169747 A1 25 G06F-007/00
WO 200291127 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA
ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020169747 A1

NOVELTY - A server (12) has **credit reporting** database having entries with elements which are **modified** by a **data** collected from several **credit reporting** agencies. A memory stores computer program comprising a monitoring module which monitors **modifications** of each element and generates a **credit report** which is **notified** to the **user**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) a **data element modification** monitoring method;
- (2) a computer readable medium storing **data element modification** monitoring program; and
- (3) a **credit modification** monitoring service provision method.

USE - For monitoring **modification** of **data** elements in database.

ADVANTAGE - The **changes** and **modifications** of the **data** elements are efficiently and effectively monitored.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of the **data element modification** monitoring system.

Server (12)

pp; 25 DwgNo 1/15

Title Terms: **DATA** ; **ELEMENT**; **MODIFIED** ; **MONITOR**; **SYSTEM**; **MEMORY**; **STORAGE**;
COMPUTER; **PROGRAM**; **COMPRISE**; **MONITOR**; **MODULE**; **MONITOR**; **MODIFIED** ;
ELEMENT; **ENTER**; **DATABASE**

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-007/00

File Segment: EPI

14/5/7 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014867421 **Image available**

WPI Acc No: 2002-688127/200274

Method for checking company on internet selling market

Patent Assignee: NAT INFORMATION & CREDIT EVALUATION INC (NAIN-N)

Inventor: CHO S T; KIM S H; LEE J B; LEE J U; OH G G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002035375	A	20020511	KR 200065626	A	20001106	200274..B

Priority Applications (No Type Date): KR 200065626 A 20001106

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2002035375 A 1 G06F-017/60

Abstract (Basic): KR 2002035375 A

NOVELTY - A method for checking a company is provided to manufacture a sound Internet market place by supplying a system for confirming and certifying an objected company from a service supplying institution using the Internet when a member is joined and supplying the current credit state of the transaction partner from a service supplying institution using the Internet promptly when a commercial transaction is generated.

DETAILED DESCRIPTION - A member registration client connects to a selling server(S100). The member registration client registers **data** for a company confirmation service in a credit confirmation server(S500). The credit confirmation server verifies as to a member approval or not for a company confirmation service supply using the registered **data** (S600). The verified result is transmitted to the selling server(S700). In case that a credit inquiry of a **specific** company is requested from a credit confirmation client after transmitting the verified result, credit **information** of the **specific** company as basic credit **information** , a company on-line **credit report** , and a company credit investigation report is supplied.

pp; 1 DwgNo 1/10

Title Terms: METHOD; CHECK; COMPANY; SELL; MARKET

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/10 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014385565 **Image available**

WPI Acc No: 2002-206268/200226

XRFX Acc No: N02-157085

Computer implemented financial planning method involves transmitting financial and personal information supplemented with data derived from credit reports , to selected recipient

Patent Assignee: JUNUM.COM INC (JUNU-N)

Inventor: COULTER D B

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200211043	A2	20020207	WO 2001US6327	A	20010228	200226 B
AU 200141829	A	20020213	AU 200141829	A	20010228	200238

Priority Applications (No Type Date): US 2000630222 A 20000801

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200211043 A2 E 33 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200141829 A G06F-017/60 Based on patent WO 200211043

Abstract (Basic): WO 200211043 A2

NOVELTY - Financial and personal **information** are gathered during an initial interview, and are stored in an **information** database. The **information** is supplemented with **data** derived from **credit reports** . A recipient is **selected** , and the stored **information** is transmitted to the **selected** recipient.

USE - For financial planning system.

ADVANTAGE - The method does not spawn multiple **credit report** requests from various lending institutions, thereby installing the customer's credit score from being negatively impacted by unnecessary requests. An applicant can apply for various financial services by retrieving stored **information** from database every time a new application is filed, thereby eliminating the need to complete different applications requiring same **information** .

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of overall business model.

pp; 33 DwgNo 1/14

Title Terms: COMPUTER; IMPLEMENT; FINANCIAL; PLAN; METHOD; TRANSMIT;

FINANCIAL; PERSON; **INFORMATION** ; SUPPLEMENTARY; **DATA** ; DERIVATIVE;

CREDIT; REPORT; **SELECT** ; RECIPIENT
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

14/5/14 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013098800
WPI Acc No: 2000-270672/200023
XRPX Acc No: N00-202742

**Method of updating database storing credit information in which
status information field is generated for each modified database
entry to indicate that content of entry has been changed**

Patent Assignee: EQUIFAX INC (EQUI-N)
Inventor: WALLACE D L
Number of Countries: 085 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200011574	A2	20000302	WO 99US18724	A	19990819	200023 B
AU 9955683	A	20000314	AU 9955683	A	19990819	200031

Priority Applications (No Type Date): US 99376296 A 19990818; US 9897330 P
19980820

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200011574	A2	E	19	G06F-017/30	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9955683 A G06F-017/30 Based on patent WO 200011574

Abstract (Basic): WO 200011574 A2

NOVELTY - The database is preferably **updated** by locating only those accounts with credit **information** which differs from that currently stored in the database. For those accounts with **changes updates** are made by replacing **data** stored in **customer** tables and then reflecting the **information** in the consumer tables.

DETAILED DESCRIPTION - A relational credit database is stored arranged into tables for credit providing **customers**, for credit consumers and for commercial entities. **Customer** tables may store **credit history** and the database is **updated** by filtering each **customer's data** to identify those accounts which have been active since the prior **update**. An INDEPENDENT CLAIM is included for a network database system.

USE - In financial databases.

ADVANTAGE - Increases in the speed and efficiency of **updating** operations.

pp; 19 DwgNo 0/4

Title Terms: METHOD; **UPDATE** ; DATABASE; STORAGE; CREDIT; **INFORMATION** ;
STATUS; **INFORMATION** ; **FIELD** ; GENERATE; **MODIFIED** ; DATABASE; ENTER;
INDICATE; **CONTENT** ; ENTER; **CHANGE**

Derwent Class: T01
International Patent Class (Main): G06F-017/30
File Segment: EPI

8/5/1 (Item 1 from file: 347)
DIALOG(R) File 347:JAPIO
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04829020 **Image available**
METHOD FOR PREVENTING MULTIPLE DEBT AND SYSTEM USED THEREFOR

PUB. NO.: 07-121620 [JP 7121620 A]
PUBLISHED: May 12, 1995 (19950512)
INVENTOR(s): MARUYAMA AKISHI
SAITO MASAO
TOMOZOE TOSHIKI
KAMIYA TOSHIO
KAZAMA SHINICHI
SATO HIROICHI
OTA TSUGI
UCHIDA KIMITAKA
NAGANO MUTSUMI
MUROZUMI JUNICHI
KATO KIICHI
APPLICANT(s): NIPPON SHINPAN KK [460258] (A Japanese Company or
Corporation), JP (Japan)
APPL. NO.: 05-284172 [JP 93284172]
FILED: October 20, 1993 (19931020)
INTL CLASS: [6] G06F-017/60; G07F-007/08; G07G-001/12
JAPIO CLASS: 45.4 (**INFORMATION** PROCESSING -- Computer Applications);
29.4 (PRECISION INSTRUMENTS -- Business Machines

ABSTRACT

PURPOSE: To prevent sales exceeding a given credit limit by checking a credit utilization limit amount of a card every time of purchase of a commodity, and **updating** its value every time of sales.

CONSTITUTION: A terminal equipment reads a customer's identification number 9, a credit utilization limit amount 10 and its validity 11 and an invalid signature 12 from a card 7, and displays credit utilization limit amount necessary **information** on a display device 6. In such a state, with regard to the utilization limit amount, when the present credit purchase application amount exceeds the utilization limit amount, or invalid **information**, etc., exist, a person in charge of sales refuses the sales, and when there is no problem, the person in charge inputs the sales amount and the date and hour on credit and other **information** from a keyboard 4 and sends this **information** to a main processor 1. This main processor 1 retrieves **customer's information** in a **credit file** of a file 2, based on discriminating **information** of the card 7, and **updates** the credit limit amount of the **credit file** by credit utilization **information** in the past, and credit purchase **information**, etc., sent from the terminal equipment on that day.

8/5/2 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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015252977 **Image available**
WPI Acc No: 2003-313903/200330
XRPX Acc No: N03-249958

Business record management system enables information user to use database under control of information service provider as principal credit history information store

Patent Assignee: DEBTINFORM LTD INC (DEBT-N)
Inventor: TURK T M
Number of Countries: 100 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200330071	A2	20030410	WO 2002ZA165	A	20020930	200330 B

Priority Applications (No Type Date): ZA 20012626 A 20010980

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200330071 A2 E 12 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200330071 A2

NOVELTY - System comprises data stores with debtor credit histories
and a service provider database storing the **information**. **Information**
users can store debtor **credit history** in the database, the
stored **information** can be **user modified**, and the history can be
linked with the user able to review the **credit history**. The data
stores are computer databases and can store duplicate **information**.

DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a method
of operating a business record management system.

USE - System is for enabling credit controllers to manage the
accounts and credit records of business debtors.

DESCRIPTION OF DRAWING(S) - The figure shows a system allowing a
creditor to control business debtor accounts management.

pp; 12 DwgNo 1/1

Title Terms: BUSINESS; RECORD; MANAGEMENT; SYSTEM; ENABLE; **INFORMATION** ;
USER; DATABASE; CONTROL; **INFORMATION** ; SERVICE; PRINCIPAL; CREDIT;
HISTORY; **INFORMATION** ; STORAGE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013098800

WPI Acc No: 2000-270672/200023

XRPX Acc No: N00-202742

**Method of updating database storing credit information in which
status information field is generated for each modified database
entry to indicate that content of entry has been changed**

Patent Assignee: EQUIFAX INC (EQUI-N)

Inventor: WALLACE D L

Number of Countries: 085 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200011574	A2	20000302	WO 99US18724	A	19990819	200023 B
AU 9955683	A	20000314	AU 9955683	A	19990819	200031

Priority Applications (No Type Date): US 99376296 A 19990818; US 9897330 P
19980820

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200011574 A2 E 19 G06F-017/30

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9955683 A G06F-017/30 Based on patent WO 200011574

Abstract (Basic): WO 200011574 A2

NOVELTY - The database is preferably **updated** by locating only

those accounts with **credit information** which differs from that currently stored in the database. For those accounts with **changes updates** are made by replacing **data** stored in **customer** tables and then reflecting the **information** in the consumer tables.

DETAILED DESCRIPTION - A relational credit database is stored arranged into tables for credit providing customers, for credit consumers and for commercial entities. Customer tables may store **credit history** and the database is **updated** by filtering each **customer's data** to identify those accounts which have been active since the prior **update**. An INDEPENDENT CLAIM is included for a network database system.

USE - In financial databases.

ADVANTAGE - Increases in the speed and efficiency of **updating** operations.

pp; 19 DwgNo 0/4

Title Terms: METHOD; **UPDATE** ; DATABASE; STORAGE; CREDIT; **INFORMATION** ; STATUS; **INFORMATION** ; FIELD; GENERATE; **MODIFIED** ; DATABASE; ENTER; INDICATE; CONTENT; ENTER; **CHANGE**

Derwent Class: T01

International Patent Class (Main): G06F-017/30

File Segment: EPI

8/5/4 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012784435 **Image available**

WPI Acc No: 1999-590661/199950

Related WPI Acc No: 2002-470139

XRPX Acc No: N99-435650

Credit card account data processor for issue and buy of credit card in bank

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: JORASCH J A; WALKER J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5970478	A	19991019	US 97815224	A	19970312	199950 B

Priority Applications (No Type Date): US 97815224 A 19970312

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5970478	A		16	G06F-017/00	

Abstract (Basic): US 5970478 A

NOVELTY - The credit parameter and **customer information** having account identifier are transmitted to a central controller (20) from a terminal (30). The program stored in the memory is executed by the CPU to calculate prize for account having credit parameter based on **customer data**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) credit account processing method;

(b) disc for storing credit account processing software

USE - For prizing credit account in bank to enable issue and buying of credit card.

ADVANTAGE - Enables card issuer to issue credit card with low credit limit to people with poor **credit history** by providing customized credit accounts. Enables card issuer to charge fee for **changing** terms of customer's account. Improves profit of card issuers by retaining customers who generate large profits. Facilitates card holders to find card with required credit terms and **modification** of terms. Eliminates communication links and redundant hardware between terminal and central controller.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of credit account processor.

Central controller (20)

Terminal (30)

pp; 16 DwgNo 1/7

Title Terms: CREDIT; CARD; ACCOUNT; DATA; PROCESSOR; ISSUE; BUY; CREDIT;
CARD; BANK

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

Set	Items	Description
S1	65	CREDIT() (HISTORY OR REPORT? OR FILE?)
S2	3173623	SELECT? OR PICK? OR CHOOSE OR SPECIF? OR DESIGNAT? OR CUST- OMIZ?
S3	66720	(USER? OR PATRON? OR CUSTOMER?) (2N) (PREFERENCE? OR ATTRIBU- TE? OR FIELD OR FIELDS OR INFORMATION OR FACT? OR DATA OR KNO- WLEDGE OR CONTENT?)
S4	1788261	NOTIF? OR ALERT? OR INFORM? OR ADVISE?
S5	2088403	CHANG? OR ALTER? OR UPDAT? OR UP()DATE? OR EDIT? OR REVIS? OR REVAMP? OR MODIF?
S6	2	S1 AND S2 AND S3
S7	9083	S3 AND S4 AND S5
S8	4	S7 AND S1
S9	3542	S7 AND S2
S10	1	S9 AND S1

File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)

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File 350:Derwent WPIX 1963-2003/UD,UM &UP=200364

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... 125 employees.
http://www.washtech.com/news/itproducts/3623-1.html
o Vector Development Steers Financing to **Privista**
Former Dulles, Va.-based America Online executives at Vector Development LLC, along with Warburg Pincus Equity Partners and 2M Technology Ventures, are primary investors in a \$17 million round in **Privista**, a privacy-based Web site "designed to boost consumer empowerment," a **Privista** statement said.
http://www.washtech.com/news/vcfinance/3622-1.html
+--+--+--+
NEWS BRIEFS
o AOL Announces "Bargain..."

1/5,K/8 (Item 5 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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04778051 Supplier Number: 65197009 (THIS IS THE FULLTEXT)
Study - Top E-Commerce Sites' Privacy Policies Improve.
Kelsey, Dick; McGuire, David
Newsbytes, pNWSB00257027
Sept 13, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 546
TEXT:

While there's overall improvement in how e-commerce leaders address privacy concerns, a new survey says, fewer than half of the top sites say they won't share personal data with outside parties. However, the study indicates, Internet users themselves say those sites need to do a whole lot better before skeptics will spend a dime online.

One to One Online, a Peppers and Rogers Group study that evaluates the best practices of top one-to-one Web sites, found that e-commerce sites have strengthened their consumer privacy protection practices and more prominently display their privacy policies. The sites fall into 10 categories such as financial services, travel, apparel/accessories and office supplies.

While agreeing that 48 percent of the sites promise not to share personal information is nothing to e-mail home about, senior research director Julian Beresford told Newsbytes that the overall approach to privacy matters is getting better. "Companies that are the one- to-one best are doing so better each time we look at it," said Beresford. "The bar continues to be raised."

The survey looks at how prominently a site's privacy policy is displayed, rates the policy's quality, determines how well personal data is protected and considers other factors. "More and more of the sites are indeed displaying (better)," he said. "Most importantly, the policies seem to be better and when you click on the policy to see what it says, it's easier to understand."

The study also found that half of the top sites allow customers to opt out of allowing sites to share personal data. "That's not as good as having people opt in to having information, (but) it's better than no choice," he said.

About 400 Web sites were evaluated in the study, and of those, 64 sites in 10 different industries were chosen as finalists. Each site was evaluated on 32 capabilities.

The One To One study was released on the same day as a survey that might give e-commerce site owners the incentive to do even better.

Most Internet users who don't shop online cite concern about personal privacy and data security as their main reason for steering clear of e-commerce, according to a survey presented at the Global Privacy Summit today.

"The most telling finding of the survey is that 61 percent (of Internet users) who don't shop online don't shop out of privacy and security concerns," **Privista** CEO Eric Gertler, said today. The findings show that the e-commerce industry is facing a huge consumer confidence problem.

Privista cosponsored the survey of 800 adult Internet users.

Survey respondents rated having a strong commitment to privacy above "guaranteeing satisfaction" when asked what customer relations elements were most important in building trust between online businesses and consumers.

And possibly responding to recent news stories about Bankrupt.com selling off consumer data, 97 percent of survey respondents said that Web sites that changed their privacy policies - which Amazon.com did recently to the chagrin of several of its affiliates - those sites should be forced to notify consumers before selling their personal data.

More information about the survey is available at <http://www.privacycouncil.com>.

One To One Online is at <http://www.1tol.com>

Reported by Newsbytes.com, <http://www.newsbytes.com>

15:57 CST Reposted 16:01 CST

(20000913/WIRES ONLINE, BUSINESS/PRIVACY/PHOTO)

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PUBLISHER NAME: Newsbytes News Network

INDUSTRY NAMES: BUSN (Any type of business); CMPT (Computers and Office Automation); TELC (Telecommunications)

... of Internet users) who don't shop online don't shop out of privacy and security concerns," **Privista** CEO Eric Gertler, said today. The findings show that the e-commerce industry is facing a huge consumer confidence problem.

Privista cosponsored the survey of 800 adult Internet users.

Survey respondents rated having a strong commitment to privacy...

DIALOG(R)File 9:Business & Industry(R)
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3032586 Supplier Number: 03032586 (THIS IS THE FULLTEXT)
Privista Soups Up ID Theft Monitoring Service
(A service called ID Guard by Privista allows the company to keep track of a user's credit profile and alert them if something unusual happens)

Newsbytes News Network, p N/A
January 26, 2001
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 291

TEXT:

NEW YORK, NEW YORK, U.S.A., 2001 JAN 26 (NB) -- By Sylvia Dennis, Newsbytes. **Privista** has launched a privacy protection service called **ID Guard**. In return for \$19.95 a year, the service allows users to be kept aware of changes to their credit profile, as well as alerts them to any changes to their personal profile.

ID theft is now a growing problem in the US credit industry, with several hundred people a month discovering that their identity has been "borrowed," usually for thieves to rack up large debts on credit cards and personal loans.

By maintaining a close watch on a users' credit profile, **Privista** says it can keep a watch on someone's identity and alert them, usually via e-mail, if something odd happens.

A spokesperson for the company told Newsbytes that the service uses credit profiles maintained by Equifax, sending a weekly update to subscribers, and monitoring up to 15 of their credit file attributes.

Originally launched in a beta test version last October, **ID Guard** has now been enhanced as a commercial offering, allowing users to monitor for suspicious changes in their credit file, such as changes to their address, a new account being opened, unusual credit card account changes, and a change in the subscriber's Social Security number.

The updated **ID Guard** now flags unusual changes to individual credit cards, not just changes to a customer's combined credit balance.

With this enhancement, **Privista** says that online users can better manage their spending, as well as more quickly identify potential credit fraud. Since launching the trial version of **ID Guard** last October, **Privista** says that around 10,000 people have registered for the service.

Privista 's Web site is at <http://www.privista.com> .

Reported by Newsbytes.com, <http://www.newsbytes.com> .

(20010126/Press Contact: Suzanne Bakri, CRC 703-683-5004; Eric Gertler, **Privista** 877-926-8559/WIRES LEGAL, ONLINE, BUSINESS/)

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COMPANY NAMES: **PRIVISTA**
INDUSTRY NAMES: Payment cards
PRODUCT NAMES: Credit card and check services (738942)
CONCEPT TERMS: All product and service information; Product introduction
GEOGRAPHIC NAMES: North America (NOAX); United States (USA)
?

Set	Items	Description
S1	170	CREDIT() (HISTORY OR REPORT? OR FILE?)
S2	742987	USER? OR PATRON? OR CUSTOMER?
S3	2629627	SELECT? OR PICK? OR CHOOSE OR SPECIF? OR DESIGNAT? OR CUST-OMIZ?
S4	8312702	PREFERENCE? OR ATTRIBUTE? OR FIELD OR FIELDS OR INFORMATION OR FACT? OR DATA OR KNOWLEDGE OR CONTENT?
S5	2028036	NOTIF? OR ALERT? OR INFORM? OR ADVISE?
S6	3962906	CHANG? OR ALTER? OR UPDAT? OR UP()DATE? OR EDIT? OR REVIS? OR REVAMP? OR MODIF?
S7	0	S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	104280	S2 AND S3 AND S4
S9	54039	S2 AND S5 AND S6
S10	52949	S9 AND S4
S11	2	S8 AND S1
S12	8	S10 AND S1
S13	28	S1 AND S3 AND S4
S14	36	S11 OR S12 OR S13
S15	35	S14 NOT PY>2001
S16	34	S15 NOT PD>20010510
S17	29	RD (unique items)
File	8: Ei Compendex(R)	1970-2003/Sep W4 (c) 2003 Elsevier Eng. Info. Inc.
File	35: Dissertation Abs Online	1861-2003/Sep (c) 2003 ProQuest Info&Learning
File	202: Info. Sci. & Tech. Abs.	1966-2003/Sep 16 (c) 2003 EBSCO Publishing
File	65: Inside Conferences	1993-2003/Oct W1 (c) 2003 BLDSC all rts. reserv.
File	2: INSPEC	1969-2003/Sep W4 (c) 2003 Institution of Electrical Engineers
File	233: Internet & Personal Comp. Abs.	1981-2003/Jul (c) 2003, EBSCO Pub.
File	94: JICST-EPlus	1985-2003/Sep W4 (c) 2003 Japan Science and Tech Corp (JST)
File	99: Wilson Appl. Sci & Tech Abs	1983-2003/Aug (c) 2003 The HW Wilson Co.
File	95: TEME-Technology & Management	1989-2003/Sep W3 (c) 2003 FIZ TECHNIK

17/5/1 (Item 1 from file: 8)
DIALOG(R) File 8: Ei Compendex(R)
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04146545 E.I. No: EIP95052681068

Title: Countrywide loan-underwriting expert system

Author: Talebzadeh, Houman; Mandutianu, Sanda; Winner, Christian F.

Source: AI Magazine v 16 n 1 Spring 1995. p 51-64

Publication Year: 1995

CODEN: AIMA EK ISSN: 0738-4602

Language: English

Document Type: JA; (Journal Article) Treatment: A; (Applications); T; (Theoretical)

Journal Announcement: 9506W4

Abstract: Countrywide loan-underwriting expert system (CLUES) is an advanced, automated mortgage-underwriting rule-based expert system. The system was developed to increase the production capacity and productivity of Countrywide branches, improve the consistency of underwriting, and reduce the cost of originating a loan. The system receives **selected information** from the loan application, **credit report**, and appraisal. It then decides whether the loan should be approved or whether it requires further review by a human underwriter. If the system approves the loan, no further review is required, and the application is funded. CLUES has been in operation since February 1993 and is currently processing more than 8500 loans each month in over 300 decentralized branches around the country.

(Author abstract)

Descriptors: *Expert systems; Artificial intelligence; Finance; Cost accounting; Decision making

Identifiers: Countrywide loan underwriting expert systems

Classification Codes:

723.4.1 (Expert Systems)

723.4 (Artificial Intelligence); 911.1 (Cost Accounting); 922.2

(Mathematical Statistics)

723 (Computer Software); 911 (Industrial Economics); 922 (Statistical Methods)

72 (COMPUTERS & DATA PROCESSING); 91 (ENGINEERING MANAGEMENT); 92 (ENGINEERING MATHEMATICS)

17/5/2 (Item 2 from file: 8)
DIALOG(R) File 8: Ei Compendex(R)
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02774949 E.I. Monthly No: EI8908080844

Title: Loan underwriting by a neural network.

Author: Smith, Murray

Corporate Source: Adaptive Decision Systems, Andover, MA, USA

Conference Title: International Neural Network Society 1988 First Annual Meeting

Conference Location: Boston, MA, USA Conference Date: 19880906

Sponsor: US Air Force Office of Scientific Research, USA; US Defense Advanced Research Projects Agency, USA; NSF, USA; Oak Ridge Natl Lab, Oak Ridge, TN, USA; US Office of Naval Research, USA; et al

E.I. Conference No.: 12163

Source: Neural Networks v 1 n 1 SUPPL 1988. p 468

Publication Year: 1988

CODEN: NNETEB

Language: English

Document Type: JA; (Journal Article) Treatment: A; (Applications)

Journal Announcement: 8908

Abstract: A neural network for making decisions in the financial services industries is reported. The algorithm was developed with a backpropagation network. Training and testing were based on a **data** set of 271,000 examples. The neural network takes as inputs **information** from the company's loan application and from **credit reports**. The network produces one continuous-valued output, which represents an estimate of the loss ratio to be expected on the proposed account. Technical issues

resolved during development of the network included choice and representation of inputs, network topology and size, optimization of learning rates, and training sample **selection**. Business issues that were resolved included definition of decision criteria, building a capability for giving correct and understandable reasons for turning down an applicant, verifying system performance under the full range of real-world conditions, embedding the network in an existing systems environment, and building understanding and acceptance of the network on the part of several thousand **field** employees.

Descriptors: *SYSTEMS SCIENCE AND CYBERNETICS--*Neural Nets; COMPUTER PROGRAMMING--Algorithms; DECISION THEORY AND ANALYSIS

Identifiers: LOAN UNDERWRITING; DECISION ALGORITHMS; FINANCIAL SERVICES; SUMMARY ONLY

Classification Codes:

723 (Computer Software); 922 (Statistical Methods); 911 (Industrial Economics)

72 (COMPUTERS & DATA PROCESSING); 92 (ENGINEERING MATHEMATICS); 91 (ENGINEERING MANAGEMENT)

17/5/9 (Item 7 from file: 35)

DIALOG(R) File 35:Dissertation Abs Online

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01388578 ORDER NO: AAD95-00818

OBJECTIVES AND INCENTIVES IN FINANCIAL MARKETS (EXOGENOUS NOISE, CREDIT RATING)

Author: LIU, CHUNG-SHU

Degree: PH.D.

Year: 1994

Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY (0247)

Chairman: HANS HALLER

Source: VOLUME 55/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2490. 83 PAGES

Descriptors: ECONOMICS, GENERAL; ECONOMICS, FINANCE

Descriptor Codes: 0501; 0508

This dissertation is a collection of papers investigating objectives and incentives in financial markets.

The first essay (Chapter 2) deals with the endogenous determination of **credit history**, credit-worthiness, loans and efforts by borrowers over time. A financial market with adverse **selection** and moral hazard is analyzed. Facing the adverse **selection**, lenders are not able to offer separate contracts to different types of borrowers. However, knowing borrowers' credit histories, lenders are able to assign different credit worthiness to borrowers that have different credit histories, and offer different contracts to different groups. It is shown that if borrowers' credit rating is too low, they make low effort to repay their debts. As a borrower acquires a good **credit history** and has his credit-rating upgraded above a certain point, it becomes worthwhile for him to **choose** high effort. A low quality borrower may make high effort in early periods in order to build up a good **credit history** and obtain better terms in the future contracts then shift back to the low effort even though his project continues to succeed when he approaches the end of his life. The second essay (Chapter 3) analyzes the effect of exogenous noise on shareholders' unanimous choice in the capital market where investors obtain asymmetric **information** about future returns. The exogenous noise, which comes with the random exogenous supply of the risky asset, is allowed to grow proportionally or disproportionately with the replica of the economy. We show that initial shareholders of a firm tend to approve the firm's maximization of its net market value asymptotically, when the number of replicas of the economy increases. We have proved that if the exogenous noise grows proportionally with the size of the economy, the asymptotic unanimity property holds. With **specific** parameters in our model, the unanimity property still holds as the exogenous noise grows disproportionately with the economy.

The third essay (Chapter 4) aims at identifying conditions for inefficient investment in both the capital market and the credit market. In the capital market, using the mean-variance model for capital asset pricing to determine the level of investment, one can obtain an under-investment result. Firms putting too much weight on their own variance of the return leads to inefficiency. If the variance of each firm's return is relatively small compared to its covariance with the market or the market becomes very competitive, then the level of investment approaches the optimal level. However, if each firm's decision is independent of the other firms' decisions, then the optimal investment level is never approximated. In the loan market, due to the dead weight loss of bankruptcy, the optimal level of investment cannot be attained if renegotiation is impossible. The socially optimal level of investment can always be attained if renegotiation is allowed.

17/5/18 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

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04347170 INSPEC Abstract Number: B9303-6210L-104, C9303-7120-018

Title: Providing services to users through data networks: a case study of a credit reporting company

Author(s): Gastley, J.; Snyder, C.A.; Sankar, C.S.

Author Affiliation: Auburn Univ., AL, USA

Journal: Journal of Database Management vol.3, no.4 p.18-26

Publication Date: Fall 1992 Country of Publication: USA

ISSN: 1063-8016

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Providing credit information about people to corporate customers is a growth business in the US. The authors discuss the network of a company that collects information about the credit history of customers and provides it to lending and credit companies, life and health insurance companies, property and casualty insurance companies. The accuracy of the information is critical and also speed is essential in responding to queries. This company has developed a technology center to capture, process, and distribute this information. This company has been expanding and modifying its network to place itself in the forefront with regards to information technology. (4 Refs)

Subfile: B C

Descriptors: computer networks; credit transactions; database management systems

Identifiers: data networks; case study; credit reporting company; credit information; corporate customers; credit history; credit companies; health insurance companies; casualty insurance companies; technology center; information technology

Class Codes: B6210L (Computer communications); C7120 (Finance); C5620 (Computer networks and techniques); C6160 (Database management systems (DBMS))

17/5/19 (Item 5 from file: 2)

DIALOG(R) File 2:INSPEC

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03003414 INSPEC Abstract Number: D87002852

Title: Sourcing companies information

Author(s): Walsh, B.

Journal: Accountancy vol.100, no.1129 p.148, 150

Publication Date: Sept. 1987 Country of Publication: UK

CODEN: ACTYAD ISSN: 0001-4664

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Standing record data, i.e. background information about a company, including address, date of incorporation, and line of business, is now readily available on-line for all UK companies on a live register.

Added to this, financial results and credit reports can also be found for the most significant companies. Selection criteria between the different databases vary from size to client interest. Each database also differs in the fields that are included. Some have more financial data, others more detail on such subjects as trading or directorships. The speed with which an answer can be reached on-line means that it has become much easier, and in some cases cheaper, to obtain financial data on all companies of interest. In many cases the results can be displayed and printed immediately.

Subfile: D

Descriptors: database management systems; finance

Identifiers: on line services; companies information; UK companies; financial results; credit reports; databases

Class Codes: D2010 (Business and professional); D2050 (Financial applications); D2080 (Information services and database systems)

17/5/20 (Item 6 from file: 2)

DIALOG(R) File 2:INSPEC

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02380673 INSPEC Abstract Number: D85000323

Title: More perils of automation fever

Author(s): Peterson, C.S.

Journal: Management Accounting vol.66, no.5 p.47-8

Publication Date: Nov. 1984 Country of Publication: USA

CODEN: MGACBD ISSN: 0025-1690

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: The San Diego Wholesale Credit Association decided to invest in a new computer. There were certain things that this new system had to do, and certain requirements from the National Association of Credit Management, of which the organisation was an affiliate, that had to be integrated. One of the goals was to achieve national credit reporting capability through use of similar equipment at all the affiliates. The decision was made to go along with several other affiliates of NACM and invest in the IBM System 34. Word was passing along that there was good programming aid available in Oklahoma City, which was the same programming the other affiliates were using. So the hardware purchase was made and the equipment installed: the recommended software purchased was supposed to be perfect for this type of operation and was being used by the other affiliates. Then the problems started. The 'perfect' software wouldn't do a third of what the organisation wanted it to do. There were two choices: scrap that 'perfect' software or see if programming aid could alter it sufficiently. The programmers from Oklahoma City were called in but dealing with programmers based 2000 miles away from the computer and software proved difficult. Eventually a good programmer was found locally and she came on board as a consultant. The company are now being smart after the fact, and are going forward slowly. This way they hope to avoid some of the more obvious errors and problems. (0 Refs)

Subfile: D

Descriptors: banking; equipment selection (computers); software selection

Identifiers: automation fever; San Diego Wholesale Credit Association; National Association of Credit Management; national credit reporting capability; IBM System 34; programming; software; problems

Class Codes: D2050E (Banking)

17/5/21 (Item 7 from file: 2)

DIALOG(R) File 2:INSPEC

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02105211 INSPEC Abstract Number: C83032269

Title: Computers, the disclosure of medical information, and the Fair Credit Reporting Act

Author(s): Morihara, J.

Journal: Computer/Law Journal vol.3, no.4 p.619-3
Publication Date: Summer 1982 Country of Publication: USA
CODEN: COLJD3 ISSN: 0164-8756
Language: English Document Type: Journal Paper (JP)
Treatment: Applications (A)

Abstract: This note focuses upon the **specific** problem of the unnecessary disclosure and misuse of sensitive medical **information**. Suggestions on how an existing piece of legislation could be amended to help control this problem are proposed. (14 Refs)

Subfile: C

Descriptors: **data** privacy; legislation; medical administrative **data** processing

Identifiers: disclosure of medical **information** ; Fair **Credit**

Reporting Act; legislation

Class Codes: C0230 (Economic, social and political aspects); C7140 (Medical administration); C7810 (Social and behavioural sciences)

17/5/26 (Item 5 from file: 233)

DIALOG(R) File 233: Internet & Personal Comp. Abs.

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00354750 94PW07-024

Get your financial house in order

Abernathy, Joe

PC World , July 1, 1994 , v12 n7 p107, 1 Page(s)

ISSN: 0737-8939

Company Name: Vertigo Development

Product Name: Jonathan Pond's Financial Planner

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: IBM PC Compatible

Geographic Location: United States

Presents a favorable review of Jonathan Pond's Personal Financial Planner (\$39 on floppy disk, \$49 on CD-ROM), a financial planning program from Vertigo Development Group (800). The program is organized into chapters which address **specific** financial objectives, such as establishing or reestablishing **credit history**, purchase of a house, developing an investment strategy, paying for a child's college education, or planning for retirement. The program provides good generic financial planning **knowledge**. It is well put together and its presentation is engaging. The CD-ROM version includes video clips of Jonathan Pond. The program is recommended ``so long as you treat it with the same caution you would anyone who tells you what to do with your money.' Includes one screen display. (djd)

Descriptors: Financial Planning; Finances; Software Review; CD-ROM

Identifiers: Jonathan Pond's Financial Planner; Vertigo Development

S1 1 CO=PRI STA

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03955274

PRIVISTA

1372 PEACHTREE ST NE
 ATLANTA, GA 30309-

Current as of: 09-08-03

Telephone: 404-881-0810
 Experian Company Number: G20480952

TRADE PAYMENTS

Creditor Category	Date	Sale Date	Terms	High Credit	Balance	Cur	% of Accounts --Days Past Due--			
							1- 30	31 60	61 90	91 +
COMPUTERS	0307	N/A	NET 30	\$0	\$0	0	0	0	0	0

Footnotes: + in first column indicates paying faster than industry norm
 <, > signs indicate true High Credit or Balance is < or > shown

ADDITIONAL PAYMENTS

Creditor Category	Date	Sale Date	Terms	High Credit	Balance	Cur	% of Accounts --Days Past Due--			
							1- 30	31 60	61 90	91 +
AIR TRANS	0303	0211	NET 30	< \$100	\$0	0	0	0	0	0
Comment: AGED										
AIR TRANS	0210	N/A	VARIED	\$100	\$0	0	0	0	0	0
Comment: AGED										
COMPUTERS	0302	0207	MULTI	\$1300	\$0	0	0	0	0	0
Comment: AGED										
+ LEASING	0307	0307	NOTE	\$37000	\$23300	98	2	0	0	0
Comment: LEASING										
+ TELECOM	0202	0201	NET 30	\$2100	\$2100	83	17	0	0	0
Comment: AGED										

PAYMENT TOTALS

Acct	Type	#of Act	DBT	High Credit	Balance	Cur	% of Accounts --Days Past Due--			
							1- 30	31 60	61 90	91 +
New		1	0	\$0	\$0	0	0	0	0	0
Continous		0	0	\$0	\$0	0	0	0	0	0
Total		1	0	\$0	\$0	0	0	0	0	0

PUBLIC RECORD INFORMATION

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COLLATERAL COUNTS

Company has 1 UCC filings with 1 collateral item(s).

UCC DETAILS

Date
Filed Legal Description Document # Document Location

000914 UCC-FILED 06000017087 FULTON SPR COURT
0600001708

BANKING INFORMATION

UNDISCLOSED

Rating: N
Opened: 040201

KEY FACTS

SIC
Code Description

8741 - MANAGEMENT SERVICES

Customers:
Square feet:

Officers:

OWNER - GERTLER, ERIC